

**State:** District of Columbia **Filing Company:** CareFirst BlueChoice, Inc.  
**TOI/Sub-TOI:** HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO  
**Product Name:** 2435 - DC ACA Individual BlueChoice  
**Project Name/Number:** 2435 - DC BC IND64- ACA ON-EXCHANGE/2435

## Filing at a Glance

Company: CareFirst BlueChoice, Inc.  
Product Name: 2435 - DC ACA Individual BlueChoice  
State: District of Columbia  
TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)  
Sub-TOI: HOrg021.005D Individual - HMO  
Filing Type: Rate  
Date Submitted: 05/01/2020  
SERFF Tr Num: CFAP-132315932  
SERFF Status: Submitted to State  
State Tr Num:  
State Status:  
Co Tr Num: 2435  
Implementation: 01/01/2021  
Date Requested:  
Author(s): Dwayne Lucado, Anna Guloy, Shane Kontir, Cory Bream, Britney Tyler, Hassan Zaheer, Nicholas Pham, Gregory Sucher  
Reviewer(s):  
Disposition Date:  
Disposition Status:  
Implementation Date:  
State Filing Description:

**State:** District of Columbia **Filing Company:** CareFirst BlueChoice, Inc.  
**TOI/Sub-TOI:** HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO  
**Product Name:** 2435 - DC ACA Individual BlueChoice  
**Project Name/Number:** 2435 - DC BC IND64- ACA ON-EXCHANGE/2435

## General Information

Project Name: 2435 - DC BC IND64- ACA ON-EXCHANGE	Status of Filing in Domicile:
Project Number: 2435	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type: Individual
Overall Rate Impact: 14.7%	Filing Status Changed: 05/01/2020
	State Status Changed:
Deemer Date:	Created By: Shane Kontir
Submitted By: Shane Kontir	Corresponding Filing Tracking Number:
	PPACA: Non-Grandfathered Immed Mkt Reforms
PPACA Notes: null	
Include Exchange Intentions:	No

### Filing Description:

This filing contains the rate proposal for the portfolio of benefits to be offered by CareFirst BlueChoice, Inc. to Individuals Under 65 on the D.C. Exchange. We are submitting 7 benefit plans on the D.C. Exchange.

## Company and Contact

### Filing Contact Information

Cory Bream, Actuarial Assistant	cory.bream@carefirst.com
10455 Mill Run Circle	410-998-5308 [Phone]
Owings Mills, MD 21117	410-998-7704 [FAX]

### Filing Company Information

CareFirst BlueChoice, Inc.	CoCode: 96202	State of Domicile: District of
840 First Street NE	Group Code:	Columbia
Washington, DC 20065	Group Name:	Company Type: Health
(410) 581-3000 ext. [Phone]	FEIN Number: 52-1358219	Maintenance Organization
		State ID Number:

## Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

SERFF Tracking #:

CFAP-132315932

State Tracking #:

Company Tracking #:

2435

**State:** District of Columbia **Filing Company:** CareFirst BlueChoice, Inc.  
**TOI/Sub-TOI:** HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO  
**Product Name:** 2435 - DC ACA Individual BlueChoice  
**Project Name/Number:** 2435 - DC BC IND64- ACA ON-EXCHANGE/2435

### Rate Information

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 7.400%  
**Effective Date of Last Rate Revision:** 01/01/2020  
**Filing Method of Last Filing:** SERFF  
**SERFF Tracking Number of Last Filing:** CFAP-131941478

### Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
CareFirst BlueChoice, Inc.	Increase	14.700%	14.700%	\$3,106,491	3,642	\$21,130,780	34.800%	6.900%

State: District of Columbia Filing Company: CareFirst BlueChoice, Inc.  
 TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO  
 Product Name: 2435 - DC ACA Individual BlueChoice  
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## Rate Review Detail

### COMPANY:

Company Name: CareFirst BlueChoice, Inc.  
 HHS Issuer Id: 86052

### PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
BlueChoice HMO	86052DC040		4320

Trend Factors:

### FORMS:

New Policy Forms: DC/CFBC/EXC/2021 AMEND (1/21), DC/CFBC/EXC/HMO HSA STD/BRZ 6350 (1/21), DC/CFBC/EXC/HMO HSA/GOLD 1500 (1/21), DC/CFBC/EXC/HMO STD/BRZ 7500 (1/21), DC/CFBC/EXC/HMO STD/GOLD 500 (1/21), DC/CFBC/EXC/HMO STD/NATAMER 0 (1/21), DC/CFBC/EXC/HMO STD/PLAT 0 (1/21), DC/CFBC/EXC/HMO STD/SIL 4000 (1/21), DC/CFBC/EXC/HMO STD/SIL 4000 A (1/21), DC/CFBC/EXC/HMO STD/SIL 4000 B (1/21), DC/CFBC/EXC/HMO STD/SIL 4000 C (1/21), DC/CFBC/EXC/HMO/ YA 8150 SOB (1/21), DC/CFBC/EXC/HMO/NATAMER SOB (1/21)

Affected Forms:

Other Affected Forms: DC/CFBC/CD/AUTH AMEND/HMO (1/20), DC/CFBC/DOL APPEAL (R. 1/17), DC/CFBC/EXC/HMO/DOCS (R. 1/20), DC/CFBC/EXC/HMO/IEA (R. 1/20), DC/CFBC/EXC/NATAMER (1/14), DC/CFBC/MEM/BLCRD (R. 6/18), DC/CFBC/PT PROTECT (9/10)

### REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual  
 Member Months: 53,729  
 Benefit Change: Increase  
 Percent Change Requested: Min: 6.9 Max: 34.8 Avg: 14.7

### PRIOR RATE:

Total Earned Premium: 21,130,780.00  
 Total Incurred Claims: 16,193,727.00  
 Annual \$: Min: 167.53 Max: 657.74 Avg: 373.43

### REQUESTED RATE:

Projected Earned Premium: 24,036,251.00  
 Projected Incurred Claims: 19,211,448.00  
 Annual \$: Min: 225.86 Max: 739.32 Avg: 421.88

State: District of Columbia

Filing Company: CareFirst BlueChoice, Inc.

TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO

Product Name: 2435 - DC ACA Individual BlueChoice

Project Name/Number: 2435 - DC BC IND64- ACA ON-EXCHANGE/2435

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		2435 - DC BlueChoice - Ind - Rate Sheets	DC/CFBC/CD/AUTH AMEND/HMO (1/20), DC/CFBC/DOL APPEAL (R. 1/17), DC/CFBC/EXC/HMO/DOCS (R. 1/20), DC/CFBC/EXC/HMO/IEA (R. 1/20), DC/CFBC/EXC/NATAMER (1/14), DC/CFBC/MEM/BLCRD (R. 6/18), DC/CFBC/PT PROTECT (9/10), DC/CFBC/EXC/2021 AMEND (1/21), DC/CFBC/EXC/HMO HSA STD/BRZ 6350 (1/21), DC/CFBC/EXC/HMO HSA/GOLD 1500 (1/21), DC/CFBC/EXC/HMO STD/BRZ 7500 (1/21), DC/CFBC/EXC/HMO STD/GOLD 500 (1/21), DC/CFBC/EXC/HMO STD/NATAMER 0 (1/21), DC/CFBC/EXC/HMO STD/PLAT 0 (1/21), DC/CFBC/EXC/HMO STD/SIL 4000 (1/21), DC/CFBC/EXC/HMO STD/SIL 4000 A (1/21), DC/CFBC/EXC/HMO STD/SIL 4000 B (1/21), DC/CFBC/EXC/HMO STD/SIL 4000 C (1/21), DC/CFBC/EXC/HMO/ YA 8150 SOB (1/21), DC/CFBC/EXC/HMO/NATAME R SOB (1/21)	Revised	Previous State Filing Number: CFAP-131941478 Percent Rate Change Request: 14.7	2435 - DC BlueChoice - Ind - Rate Sheets.pdf,

**BlueChoice Inc.  
d.b.a. CareFirst BlueCross BlueShield  
(NAIC # 96202)  
Rate Filing # 2435**

**D.C. Individual Products  
Rates Effective 1/1/2021**

**Rates & Factors**

**BlueChoice Inc.**  
**d.b.a. CareFirst BlueCross BlueShield**  
**(NAIC # 96202)**

**Rates & Factors**  
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BlueChoice HMO Standard Silver \$4,000	8
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BlueChoice HMO HSA Gold \$1,500	10
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**BlueChoice Inc.**  
**d.b.a. CareFirst BlueCross BlueShield**  
**(NAIC # 96202)**  
**D.C. Individual Products**  
**Rates Effective 1/1/2021**  
**Form Numbers**

**Form Numbers Associated With This ACA Filing:**

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**BlueChoice HMO Standard Plans**

DC/CFBC/EXC/HMO/IEA (R. 1/20)  
DC/CFBC/DOL APPEAL (R. 1/17)  
DC/CFBC/EXC/HMO/DOCS (R. 1/20)  
DC/CFBC/EXC/2021 AMEND (1/21)  
DC/CFBC/EXC/HMO HSA STD/BRZ 6350 (1/21)  
DC/CFBC/EXC/HMO HSA/GOLD 1500 (1/21)  
DC/CFBC/EXC/HMO STD/BRZ 7500 (1/21)  
DC/CFBC/EXC/HMO STD/GOLD 500 (1/21)  
DC/CFBC/EXC/HMO STD/PLAT 0 (1/21)  
DC/CFBC/EXC/HMO STD/SIL 4000 (1/21)  
DC/CFBC/EXC/HMO STD/SIL 4000 A (1/21)  
DC/CFBC/EXC/HMO STD/SIL 4000 B (1/21)  
DC/CFBC/EXC/HMO STD/SIL 4000 C (1/21)  
DC/CFBC/EXC/HMO STD/NATAMER 0 (1/21)  
DC/CFBC/EXC/NATAMER (1/14)  
DC/CFBC/MEM/BLCRD (R. 6/18)  
DC/CFBC/CD/AUTH AMEND/HMO (1/20)  
DC/CFBC/PT PROTECT (9/10)

**BlueChoice HMO Young Adult**

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DC/CFBC/EXC/HMO/IEA (R. 1/20)  
DC/CFBC/DOL APPEAL (R. 1/17)  
DC/CFBC/EXC/HMO/DOCS (R. 1/20)  
DC/CFBC/EXC/2021 AMEND (1/21)  
DC/CFBC/EXC/HMO/NATAMER SOB (1/21)  
DC/CFBC/EXC/HMO/ YA 8150 SOB (1/21)  
DC/CFBC/EXC/NATAMER (1/14)  
DC/CFBC/MEM/BLCRD (R. 6/18)  
DC/CFBC/CD/AUTH AMEND/HMO (1/20)  
DC/CFBC/PT PROTECT (9/10)

**BlueChoice Inc.**  
**D.C. Individual Products, Rates Effective 1/1/2021**

**Age Factors**

<b>Age</b>	<b>Factor</b>
0-20	0.654
21	0.727
22	0.727
23	0.727
24	0.727
25	0.727
26	0.727
27	0.727
28	0.744
29	0.760
30	0.779
31	0.799
32	0.817
33	0.836
34	0.856
35	0.876
36	0.896
37	0.916
38	0.927
39	0.938
40	0.975
41	1.013
42	1.053
43	1.094
44	1.137
45	1.181
46	1.227
47	1.275
48	1.325
49	1.377
50	1.431
51	1.487
52	1.545
53	1.605
54	1.668
55	1.733
56	1.801
57	1.871
58	1.944
59	2.020
60	2.099
61	2.181
62	2.181
63	2.181
64+	2.181

**BlueChoice Inc.**

Individual On Exchange  
DISTRICT OF COLUMBIA

**BlueChoice HMO Young Adult \$8,550**

Proposed Monthly Premium Rates Effective 1/1/2021

Consumer Adjusted Rate **\$225.86**

Age	Monthly Premium
0-20	\$147.71
21	\$164.20
22	\$164.20
23	\$164.20
24	\$164.20
25	\$164.20
26	\$164.20
27	\$164.20
28	\$168.04
29	\$171.65
30	\$175.94
31	\$180.46
32	\$184.53
33	\$188.82
34	\$193.34
35	\$197.85
36	\$202.37
37	\$206.89
38	\$209.37
39	\$211.86
40	\$220.21
41	\$228.80
42	\$237.83
43	\$247.09
44	\$256.80
45	\$266.74
46	\$277.13
47	\$287.97
48	\$299.26
49	\$311.01
50	\$323.21
51	\$335.85
52	\$348.95
53	\$362.51
54	\$376.73
55	\$391.42
56	\$406.77
57	\$422.58
58	\$439.07
59	\$456.24
60	\$474.08
61	\$492.60
62	\$492.60
63	\$492.60
64+	\$492.60

**Summary of Member Cost-Shares**

	<u>In Network</u>
DEDUCTIBLE	\$8,550
COINSURANCE	0%
OUT-OF-POCKET MAXIMUM	\$8,550
Office Copays	\$0 PCP /\$0 Specialist
Drug:	\$0 Generic, \$0 Preferred Brand
	\$0 Non-Preferred Brand
Drug and Medical Combined for Deductible & OOP Max	

**BlueChoice Inc.**

Individual On Exchange  
DISTRICT OF COLUMBIA

**BlueChoice HMO Standard Bronze \$7,500**  
Proposed Monthly Premium Rates Effective 1/1/2021

Consumer Adjusted Rate **\$393.58**

Age	Monthly Premium
0-20	\$257.40
21	\$286.13
22	\$286.13
23	\$286.13
24	\$286.13
25	\$286.13
26	\$286.13
27	\$286.13
28	\$292.82
29	\$299.12
30	\$306.60
31	\$314.47
32	\$321.55
33	\$329.03
34	\$336.90
35	\$344.78
36	\$352.65
37	\$360.52
38	\$364.85
39	\$369.18
40	\$383.74
41	\$398.70
42	\$414.44
43	\$430.58
44	\$447.50
45	\$464.82
46	\$482.92
47	\$501.81
48	\$521.49
49	\$541.96
50	\$563.21
51	\$585.25
52	\$608.08
53	\$631.70
54	\$656.49
55	\$682.07
56	\$708.84
57	\$736.39
58	\$765.12
59	\$795.03
60	\$826.12
61	\$858.40
62	\$858.40
63	\$858.40
64+	\$858.40

**Summary of Member Cost-Shares**

	In Network
DEDUCTIBLE	\$7,500
COINSURANCE	40%
OUT-OF-POCKET MAXIMUM	\$8,550
Office Copays	\$60 PCP /\$125 Specialist
Drug:	\$25 Generic, \$75 Preferred Brand \$100 Non-Preferred Brand
Drug and Medical Combined for OOP Max	

**BlueChoice Inc.**

Individual On Exchange  
DISTRICT OF COLUMBIA

BlueChoice HMO HSA Standard Bronze \$6,350  
Proposed Monthly Premium Rates Effective 1/1/2021

Consumer Adjusted Rate **\$386.83**

Age	Monthly Premium
0-20	\$252.99
21	\$281.23
22	\$281.23
23	\$281.23
24	\$281.23
25	\$281.23
26	\$281.23
27	\$281.23
28	\$287.80
29	\$293.99
30	\$301.34
31	\$309.08
32	\$316.04
33	\$323.39
34	\$331.13
35	\$338.86
36	\$346.60
37	\$354.34
38	\$358.59
39	\$362.85
40	\$377.16
41	\$391.86
42	\$407.33
43	\$423.19
44	\$439.83
45	\$456.85
46	\$474.64
47	\$493.21
48	\$512.55
49	\$532.66
50	\$553.55
51	\$575.22
52	\$597.65
53	\$620.86
54	\$645.23
55	\$670.38
56	\$696.68
57	\$723.76
58	\$752.00
59	\$781.40
60	\$811.96
61	\$843.68
62	\$843.68
63	\$843.68
64+	\$843.68

Summary of Member Cost-Shares

	In Network
DEDUCTIBLE	\$6,350
COINSURANCE	20%
OUT-OF-POCKET MAXIMUM	\$6,900
Office Copays	20% Coinsurance
Drug:	20% Generic, 20% Preferred Brand 20% Non-Preferred Brand
Drug and Medical Combined for Deductible & OOP Max	

**BlueChoice Inc.**

Individual On Exchange  
DISTRICT OF COLUMBIA

**BlueChoice HMO Standard Silver \$4,000**

Proposed Monthly Premium Rates Effective 1/1/2021

Consumer Adjusted Rate **\$476.56**

Age	Monthly Premium
0-20	\$311.67
21	\$346.46
22	\$346.46
23	\$346.46
24	\$346.46
25	\$346.46
26	\$346.46
27	\$346.46
28	\$354.56
29	\$362.19
30	\$371.24
31	\$380.77
32	\$389.35
33	\$398.40
34	\$407.94
35	\$417.47
36	\$427.00
37	\$436.53
38	\$441.77
39	\$447.01
40	\$464.65
41	\$482.76
42	\$501.82
43	\$521.36
44	\$541.85
45	\$562.82
46	\$584.74
47	\$607.61
48	\$631.44
49	\$656.22
50	\$681.96
51	\$708.64
52	\$736.29
53	\$764.88
54	\$794.90
55	\$825.88
56	\$858.28
57	\$891.64
58	\$926.43
59	\$962.65
60	\$1,000.30
61	\$1,039.38
62	\$1,039.38
63	\$1,039.38
64+	\$1,039.38

Summary of Member Cost-Shares

	In Network
DEDUCTIBLE	\$4,000
COINSURANCE	20%
OUT-OF-POCKET MAXIMUM	\$8,250
Office Copays	\$40 PCP /\$80 Specialist
Drug:	\$15 Generic, \$50 Preferred Brand \$70 Non-Preferred Brand
Drug and Medical Combined for OOP Max	

**BlueChoice Inc.**  
 Individual On Exchange  
**DISTRICT OF COLUMBIA**  
**BlueChoice HMO Standard Gold \$500**  
 Proposed Monthly Premium Rates Effective 1/1/2021

Consumer Adjusted Rate **\$630.89**

Age	Monthly Premium
0-20	\$412.60
21	\$458.66
22	\$458.66
23	\$458.66
24	\$458.66
25	\$458.66
26	\$458.66
27	\$458.66
28	\$469.38
29	\$479.48
30	\$491.46
31	\$504.08
32	\$515.44
33	\$527.42
34	\$540.04
35	\$552.66
36	\$565.28
37	\$577.90
38	\$584.84
39	\$591.77
40	\$615.12
41	\$639.09
42	\$664.33
43	\$690.19
44	\$717.32
45	\$745.08
46	\$774.10
47	\$804.38
48	\$835.93
49	\$868.74
50	\$902.80
51	\$938.13
52	\$974.73
53	\$1,012.58
54	\$1,052.32
55	\$1,093.33
56	\$1,136.23
57	\$1,180.40
58	\$1,226.45
59	\$1,274.40
60	\$1,324.24
61	\$1,375.97
62	\$1,375.97
63	\$1,375.97
64+	\$1,375.97

**Summary of Member Cost-Shares**

	In Network
DEDUCTIBLE	\$500
COINSURANCE	0%
OUT-OF-POCKET MAXIMUM	\$4,950
Office Copays	\$25 PCP /\$50 Specialist
Drug:	\$15 Generic, \$50 Preferred Brand \$70 Non-Preferred Brand
Drug and Medical Combined for OOP Max	

**BlueChoice Inc.**

Individual On Exchange

**DISTRICT OF COLUMBIA**

**BlueChoice HMO HSA Gold \$1,500**

Proposed Monthly Premium Rates Effective 1/1/2021

Consumer Adjusted Rate **\$563.75**

Age	Monthly Premium
0-20	\$368.69
21	\$409.85
22	\$409.85
23	\$409.85
24	\$409.85
25	\$409.85
26	\$409.85
27	\$409.85
28	\$419.43
29	\$428.45
30	\$439.16
31	\$450.44
32	\$460.58
33	\$471.30
34	\$482.57
35	\$493.85
36	\$505.12
37	\$516.40
38	\$522.60
39	\$528.80
40	\$549.66
41	\$571.08
42	\$593.63
43	\$616.74
44	\$640.98
45	\$665.79
46	\$691.72
47	\$718.78
48	\$746.97
49	\$776.28
50	\$806.73
51	\$838.30
52	\$870.99
53	\$904.82
54	\$940.34
55	\$976.98
56	\$1,015.31
57	\$1,054.78
58	\$1,095.93
59	\$1,138.78
60	\$1,183.31
61	\$1,229.54
62	\$1,229.54
63	\$1,229.54
64+	\$1,229.54

Summary of Member Cost-Shares

	In Network
DEDUCTIBLE	\$1,500
COINSURANCE	0%
OUT-OF-POCKET MAXIMUM	\$3,000
Office Copays	\$25 PCP /\$50 Specialist
Drug:	\$15 Generic, \$50 Preferred Brand \$70 Non-Preferred Brand
Drug and Medical Combined for Deductible & OOP Max	

**BlueChoice Inc.**  
 Individual On Exchange  
**DISTRICT OF COLUMBIA**  
**BlueChoice HMO Standard Platinum \$0**  
 Proposed Monthly Premium Rates Effective 1/1/2021

Consumer Adjusted Rate **\$739.32**

Age	Monthly Premium
0-20	\$483.52
21	\$537.49
22	\$537.49
23	\$537.49
24	\$537.49
25	\$537.49
26	\$537.49
27	\$537.49
28	\$550.05
29	\$561.88
30	\$575.93
31	\$590.72
32	\$604.02
33	\$618.07
34	\$632.86
35	\$647.64
36	\$662.43
37	\$677.22
38	\$685.35
39	\$693.48
40	\$720.84
41	\$748.93
42	\$778.50
43	\$808.82
44	\$840.61
45	\$873.14
46	\$907.15
47	\$942.63
48	\$979.60
49	\$1,018.04
50	\$1,057.97
51	\$1,099.37
52	\$1,142.25
53	\$1,186.61
54	\$1,233.19
55	\$1,281.24
56	\$1,331.52
57	\$1,383.27
58	\$1,437.24
59	\$1,493.43
60	\$1,551.83
61	\$1,612.46
62	\$1,612.46
63	\$1,612.46
64+	\$1,612.46

**Summary of Member Cost-Shares**

	<u>In Network</u>
DEDUCTIBLE	\$0
COINSURANCE	0%
OUT-OF-POCKET MAXIMUM	\$2,000
Office Copays	\$20 PCP /\$40 Specialist
Drug:	\$5 Generic, \$15 Preferred Brand \$25 Non-Preferred Brand
Drug and Medical Combined for OOP Max	

**State:** District of Columbia **Filing Company:** CareFirst BlueChoice, Inc.  
**TOI/Sub-TOI:** HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO  
**Product Name:** 2435 - DC ACA Individual BlueChoice  
**Project Name/Number:** 2435 - DC BC IND64- ACA ON-EXCHANGE/2435

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Actuarial Justification
<b>Comments:</b>	Please see actuarial certification in Actuarial Memorandum.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum
<b>Comments:</b>	
<b>Attachment(s):</b>	2435 - 2021 AV Screenshots - DC Individual BlueChoice.pdf 2435 - BC Ind - DISB rate filing checklist.pdf 2435_Individual_DC_BlueChoice_ActuarialMemorandum.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum and Certifications
<b>Comments:</b>	
<b>Attachment(s):</b>	2435 - DC Ind 2021 - BlueChoice - Index & Plan Comparison.pdf 2435_Individual_DC_BlueChoice_ActuarialMemorandum.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Certificate of Authority to File
<b>Bypass Reason:</b>	NA
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Consumer Disclosure Form
<b>Bypass Reason:</b>	NA
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Cover Letter
<b>Comments:</b>	
<b>Attachment(s):</b>	2435 - 2021 ACA_Cover Letter_Ind_DC_BlueChoice.pdf

**State:** District of Columbia **Filing Company:** CareFirst BlueChoice, Inc.  
**TOI/Sub-TOI:** HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO  
**Product Name:** 2435 - DC ACA Individual BlueChoice  
**Project Name/Number:** 2435 - DC BC IND64- ACA ON-EXCHANGE/2435

<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	DISB Actuarial Memorandum Dataset
<b>Comments:</b>	
<b>Attachment(s):</b>	2435 - DC BC Ind (2021) - Dataset.xlsm 2435-2436 - DC BC Trend Analysis.xlsx
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
<b>Bypass Reason:</b>	NA
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Bypass Reason:</b>	NA
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Unified Rate Review Template
<b>Comments:</b>	
<b>Attachment(s):</b>	2435 DC BlueChoice Ind URRT SERFF.pdf 2435 DC BlueChoice Ind URRT SERFF.xlsm
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	District of Columbia Plain Language Summary
<b>Comments:</b>	
<b>Attachment(s):</b>	2435 - DC Ind - BlueChoice - PartII Rate Justification.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	RateE File
<b>Comments:</b>	Will upload when 2019 year end data is available.
<b>Attachment(s):</b>	

**SERFF Tracking #:**

CFAP-132315932

**State Tracking #:**

**Company Tracking #:**

2435

**State:**

District of Columbia

**Filing Company:**

CareFirst BlueChoice, Inc.

**TOI/Sub-TOI:**

HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO

**Product Name:**

2435 - DC ACA Individual BlueChoice

**Project Name/Number:**

2435 - DC BC IND64- ACA ON-EXCHANGE/2435

<b>Item Status:</b>	
<b>Status Date:</b>	

SERFF Tracking #:

CFAP-132315932

State Tracking #:

Company Tracking #:

2435

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State:

District of Columbia

Filing Company:

CareFirst BlueChoice, Inc.

TOI/Sub-TOI:

HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO

Product Name:

2435 - DC ACA Individual BlueChoice

Project Name/Number:

2435 - DC BC IND64- ACA ON-EXCHANGE/2435

***Attachment 2435 - DC BC Ind (2021) - Dataset.xlsm is not a PDF document and cannot be reproduced here.***

***Attachment 2435-2436 - DC BC Trend Analysis.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment 2435 DC BlueChoice Ind URRT SERFF.xlsm is not a PDF document and cannot be reproduced here.***

**BlueChoice, Inc.**  
**d.b.a. CareFirst BlueCross BlueShield**  
**(NAIC # 96202)**  
**Rate Filing #2435**

**DC Individual On Exchange Products**  
**Rates Effective 1/1/2021**

**Actuarial Value Calculations**

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier: Bronze

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	<input type="checkbox"/>	Tiered Network Plan?	<input type="checkbox"/>
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		\$8,550.00
Coinsurance (%; Insurer's Cost Share)		100.00%
MOOP (\$)		\$8,550.00
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
<b>Medical</b>	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
<b>Occupational and Physical Therapy</b>									<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
<b>Drugs</b>	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input type="checkbox"/>
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input checked="" type="checkbox"/>
# Visits (1-10):	3
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name: [Input Plan Name]  
 Plan HIOS ID: [Input Plan HIOS ID]  
 Issuer HIOS ID: [Input Issuer HIOS ID]  
 2021\_1j

Output

Calculate

Status/Error Messages:

Error: Result is outside of [-4, +2] percent de minimis variation.

Actual Value:

63.57%

Metal Tier:

Additional Notes:

Calculation Time:

0.1836 seconds

Final 2021 AV Calculator

63.57%

Plan Description:

Name: BlueChoice HMO Young Adult \$8,550  
 Plan HIOS ID: 86052DC0400004  
 Issuer HIOS ID: 86052

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier Bronze

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	<input type="checkbox"/>	Tiered Network Plan?	<input type="checkbox"/>
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		\$6,350.00
Coinsurance (% Insurer's Cost Share)		80.00%
MOOP (\$)		\$6,900.00
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
<b>Medical</b>	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
<b>Occupational and Physical Therapy</b>									<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
<b>Drugs</b>	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	\$150
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name: [Input Plan Name]  
 Plan HIOS ID: [Input Plan HIOS ID]  
 Issuer HIOS ID: [Input Issuer HIOS ID]  
 2021\_1j

Output

Calculate

Status/Error Messages:

Expanded Bronze Standard (56% to 65%), Calculation Successful.

Actual Value:

64.99%

Metal Tier:

Bronze

Additional Notes:

Calculation Time:

0.0684 seconds

Final 2021 AV Calculator

64.99%

Plan Description:

Name: BlueChoice HMO HSA Standard Bronze \$6,350  
 Plan HIOS ID: 86052DC0400010  
 Issuer HIOS ID: 86052

**User Inputs for Plan Parameters**

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier: Bronze

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	<input type="checkbox"/>	Tiered Network Plan?	<input type="checkbox"/>
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)	\$7,500.00	\$850.00
Coinsurance (%; Insurer's Cost Share)	60.00%	100.00%
MOOP (\$)	\$8,550.00	
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		
Coinsurance (%; Insurer's Cost Share)		
MOOP (\$)		
MOOP if Separate (\$)		

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
<b>Medical</b>	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$125.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$55.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$80.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
<b>Drugs</b>	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$75.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>

**Options for Additional Benefit Design Limits:**

Set a Maximum on Specialty Rx Coinsurance Payments?	<input type="checkbox"/>
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

**Plan Description:**

**Name:** [Input Plan Name]  
**Plan HIOS ID:** [Input Plan HIOS ID]  
**Issuer HIOS ID:** [Input Issuer HIOS ID]  
 2021\_1j

**Output**

Calculate

Status/Error Messages: Expanded Bronze Standard (56% to 65%), Calculation Successful.  
 Actuarial Value: 64.84%  
 Metal Tier: Bronze

Additional Notes:

Calculation Time: 0.0938 seconds

Final 2021 AV Calculator

64.84%

**Plan Description:**

**Name:** BlueChoice HMO Standard Bronze \$7,500  
**Plan HIOS ID:** 86052DC0400007  
**Issuer HIOS ID:** 86052

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?
- Desired Metal Tier: Silver

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)	\$4,000.00	\$250.00
Coinsurance (% Insurer's Cost Share)	80.00%	100.00%
MOOP (\$)	\$8,250.00	
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
<b>Medical</b>	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$350.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$80.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$80.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
<b>Drugs</b>	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$70.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input type="checkbox"/>
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name: [Input Plan Name]  
 Plan HIOS ID: [Input Plan HIOS ID]  
 Issuer HIOS ID: [Input Issuer HIOS ID]  
 2021\_1j

Output

Calculate

Status/Error Messages: Calculation Successful.  
 Actuarial Value: 71.84%  
 Metal Tier: Silver

Additional Notes:

Calculation Time: 0.0781 seconds

Final 2021 AV Calculator

71.84%

Plan Description:

Name: BlueChoice HMO Standard Silver \$4,000  
 Plan HIOS ID: 86052DC0400001  
 Issuer HIOS ID: 86052

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?
- Desired Metal Tier: Gold

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		\$1,500.00
Coinsurance (% Insurer's Cost Share)		100.00%
MOOP (\$)		\$3,000.00
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
<b>Medical</b>	<input checked="" type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$600.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$250.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Occupational and Physical Therapy</b>										
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$525.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$75.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Drugs</b>	<input checked="" type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$70.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input type="checkbox"/>
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	<input checked="" type="checkbox"/>
# Days (1-10):	5
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name: [Input Plan Name]  
 Plan HIOS ID: [Input Plan HIOS ID]  
 Issuer HIOS ID: [Input Issuer HIOS ID]  
 2021\_1j

Output

Status/Error Messages: Calculation Successful.  
 Actuarial Value: 80.98%  
 Metal Tier: Gold

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Additional Notes:

Calculation Time: 0.1074 seconds

Final 2021 AV Calculator

80.98%

Plan Description:

Name: BlueChoice HMO HSA Gold \$1,500  
 Plan HIOS ID: 86052DC0400011  
 Issuer HIOS ID: 86052

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier: Gold

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)	\$500.00	\$0.00
Coinsurance (% Insurer's Cost Share)	100.00%	100.00%
MOOP (\$)	\$4,950.00	
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		
Coinsurance (% Insurer's Cost Share)		
MOOP (\$)		
MOOP if Separate (\$)		

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
<b>Medical</b>	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$600.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$250.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input type="checkbox"/>		\$525.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input type="checkbox"/>		\$75.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
<b>Drugs</b>	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$70.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input type="checkbox"/>
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	<input checked="" type="checkbox"/>
# Days (1-10):	5
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name: [Input Plan Name]  
 Plan HIOS ID: [Input Plan HIOS ID]  
 Issuer HIOS ID: [Input Issuer HIOS ID]  
 2021\_1j

Output

Status/Error Messages: Calculation Successful.  
 Actuarial Value: 81.95%  
 Metal Tier: Gold

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Additional Notes:

Calculation Time: 0.0762 seconds

Final 2021 AV Calculator

81.95%

Plan Description:

Name: BlueChoice HMO Standard Gold \$500  
 Plan HIOS ID: 86052DC0400002  
 Issuer HIOS ID: 86052

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier Platinum

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)	\$0.00	\$0.00
Coinsurance (% Insurer's Cost Share)	100.00%	100.00%
MOOP (\$)	\$2,000.00	
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
<b>Medical</b>	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input type="checkbox"/>	<input type="checkbox"/>		\$250.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input type="checkbox"/>		\$175.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input type="checkbox"/>		\$75.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
<b>Drugs</b>	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$5.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input type="checkbox"/>
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	<input checked="" type="checkbox"/>
# Days (1-10):	5
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name: [Input Plan Name]  
 Plan HIOS ID: [Input Plan HIOS ID]  
 Issuer HIOS ID: [Input Issuer HIOS ID]  
 2021\_1j

Output

Calculate

Status/Error Messages:

Calculation Successful.

Actual Value:

88.99%

Metal Tier:

Platinum

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Additional Notes:

Calculation Time:

0.0781 seconds

Final 2021 AV Calculator

88.99%

Plan Description:

Name: BlueChoice HMO Standard Platinum \$0  
 Plan HIOS ID: 86052DC0400008  
 Issuer HIOS ID: 86052

**User Inputs for Plan Parameters**

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier: Silver

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	<input type="checkbox"/>	Tiered Network Plan?	<input type="checkbox"/>
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)	\$3,350.00	\$250.00
Coinsurance (% , Insurer's Cost Share)	80.00%	100.00%
MOOP (\$)	\$6,600.00	
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
<b>Medical</b>	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$350.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$80.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$80.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
<b>Drugs</b>	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$70.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>

**Options for Additional Benefit Design Limits:**

Set a Maximum on Specialty Rx Coinsurance Payments?	<input type="checkbox"/>
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

**Plan Description:**

Name: [Input Plan Name]  
 Plan HIOS ID: [Input Plan HIOS ID]  
 Issuer HIOS ID: [Input Issuer HIOS ID]  
 2021\_1j

**Output**

Calculate

Status/Error Messages:

CSR Level of 73% (200-250% FPL), Calculation Successful.

Actual Value:

73.96%

Metal Tier:

Silver

Additional Notes:

Calculation Time:

0.0781 seconds

Final 2021 AV Calculator

73.96%

**Plan Description:**

Name: BlueChoice HMO Standard Silver \$4,000 A  
 Plan HIOS ID: 86052DC0400001  
 Issuer HIOS ID: 86052

**User Inputs for Plan Parameters**

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier

Gold

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	<input type="checkbox"/>	Tiered Network Plan?	<input type="checkbox"/>
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)	\$0.00	\$0.00
Coinsurance (% , Insurer's Cost Share)	85.00%	100.00%
MOOP (\$)	\$2,700.00	
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
<b>Medical</b>	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
<b>Drugs</b>	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$70.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

**Options for Additional Benefit Design Limits:**

Set a Maximum on Specialty Rx Coinsurance Payments?	<input type="checkbox"/>
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

**Plan Description:**

**Name:** [Input Plan Name]  
**Plan HIOS ID:** [Input Plan HIOS ID]  
**Issuer HIOS ID:** [Input Issuer HIOS ID]  
 2021\_1j

**Output**

Calculate

Status/Error Messages:

CSR Level of 87% (150-200% FPL), Calculation Successful.

Actuarial Value:

87.68%

Metal Tier:

Gold

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Additional Notes:

Calculation Time:

0.1094 seconds

Final 2021 AV Calculator

87.68%

**Plan Description:**

**Name:** BlueChoice HMO Standard Silver \$4,000 B  
**Plan HIOS ID:** 86052DC0400001  
**Issuer HIOS ID:** 86052

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier Platinum

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)	\$0.00	\$0.00
Coinsurance (%; Insurer's Cost Share)	95.00%	100.00%
MOOP (\$)	\$2,450.00	
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

[Click Here for Important Instructions](#)

Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
<b>Medical</b>	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
<b>Drugs</b>	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>
Specialty Rx Coinsurance Maximum:
Set a Maximum Number of Days for Charging an IP Copay? <input type="checkbox"/>
# Days (1-10):
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input type="checkbox"/>
# Visits (1-10):
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>
# Copays (1-10):

Plan Description:

Name: [Input Plan Name]  
 Plan HIOS ID: [Input Plan HIOS ID]  
 Issuer HIOS ID: [Input Issuer HIOS ID]  
 2021\_1j

Output

Calculate

Status/Error Messages:

CSR Level of 94% (100-150% FPL), Calculation Successful.

Actuarial Value:

93.87%

Metal Tier:

Platinum

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Additional Notes:

Calculation Time:

0.0625 seconds

Final 2021 AV Calculator

93.87%

Plan Description:

Name: BlueChoice HMO Standard Silver \$4,000 C  
 Plan HIOS ID: 86052DC0400001  
 Issuer HIOS ID: 86052

**RATE FILING REQUIREMENTS INDIVIDUAL AND SMALL GROUP PLANS SOLD ON DC HEALTH LINK  
CHECK-LIST**

INSTRUCTIONS: Include all required elements in the table below with the filed rates. The data elements listed in the Actuarial Memorandum should be consistent with the cover letter, if applicable.

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
1	Purpose of Filing	State the purpose of the filing. Identify the applicable law. List the proposed changes to the base rates and rating factors, and provide a general summary.	Yes	Page 1 of the Actuarial Memorandum PDF in SERFF
2	Form Numbers	Form numbers should be listed in the actuarial memorandum.	Yes	Appendix - Form Numbers_IND
3	HIOS Product ID	The HIOS product ID should be listed in the actuarial memorandum.	Yes	Exhibit 11 - Plan Adjusted_IND
4	Effective Date	The requested effective date of the rate change. For filings effective 1/1/2017 and later, follow filing due date requirements.	Yes	Page 1 of the Actuarial Memorandum PDF in SERFF
5	Market	Indicate whether the products are sold in the individual or small employer group market.	Yes	Page 1 of the Actuarial Memorandum PDF in SERFF
6	Status of Forms	Indicate whether the forms are open to new sales, closed, or a mixture of both, and whether the forms are grandfathered, non-grandfathered, or a mixture of both.	Yes	Appendix - Form Numbers_IND
7	Benefits/Metal level(s)	Include a basic description of the benefits of the forms referenced in the filing and the metal level of each plan design.	Yes	Exhibit 11 - Plan Adjusted_IND
7.1	AV Value	Provide the actuarial value of each plan design using the AV calculator developed and made available by HHS.	Yes	See the PDF file "AV Screen Shots" in SERFF
8	Average Rate Increase Requested	The weighted average rate increase being requested, incremental and year-over-year renewal. The weights should be based on premium volume. <b>In the small group market, please also provide weighted average rate increase requested for 2021Q1 over 2020Q1; etc.</b>	Yes	Appendix - Rate Change_IND
9	Maximum Rate Increase Requested	The maximum rate increase that could be applied to a policyholder based on changes to the base rate and rating factors, incremental and year-over-year renewal. (Does not include changes in the demographics of the covered members.)	Yes	Appendix - Rate Change_IND

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
10	Minimum Rate Increase Requested	The minimum rate increase that could be applied to a policyholder based on changes to the base rate and rating factors, incremental and year-over-year renewal. (Does not include changes in the demographics of the covered members.)	Yes	Appendix - Rate Change_IND
11	Absolute Maximum Premium Increase	The absolute maximum year-over-year renewal rate increase that could be applied to a policyholder, including demographic changes such as aging.	Yes	Appendix - Max Renewal_IND
12	Average Renewal Rate Increase for a Year	Calculate the average renewal rate increase, weighted by written premium, for renewals in the year ending with the effective period of the rate filing. The calculation must be performed for each HIOS product ID.	Yes	Appendix - Rate Change_IND
13	Rate Change History	Rate change history of the forms referenced in the filing. If nationwide experience is used in developing the rates, provide separately the rate history for District of Columbia and the nationwide average rate history.	Yes	Appendix - Rate Change_IND
14	Exposure	Current number of policies, certificates and covered lives.	Yes	Appendix - Rate Change_IND
15	Member Months	Number of members in force during each month of the base experience period used in the rate development and in each of the two preceding twelve-month periods.	Yes	Appendix - Total Experience
16	Past Experience	Provide monthly earned premium and incurred claims for the base experience period used in the rate development and each of the two preceding twelve-month periods.	Yes	Appendix - Total Experience
17	Index Rate	Provide the index rate.	Yes	Exhibit 1 - Summary_IND
17.1	Rate Development	Show base experience used to develop rates and all adjustments and assumptions applied to arrive at the requested rates. For less than fully credible blocks, disclose the source of the base experience data used in the rate development and discuss the appropriateness of the data for pricing the policies in the filing.	Yes	Appendix - Total Experience
18	Credibility Assumption	If the experience of the policies included in the filing is not fully credible, state and provide support for the credibility formula used in the rate development.	No	Not applicable

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
19	Trend Assumption	Show trend assumptions by major types of service as defined by HHS in the Part I Preliminary Justification template, separately by unit cost, utilization, and in total. Provide the development of the trend assumptions.	Yes	Exhibit 8 - Trend
20	Cost-Sharing Changes	Disclose any changes in cost sharing for the plans between the base experience period for rating and the requested effective date. Show how the experience has been adjusted for cost-sharing changes in the rate development. Provide support for the estimated cost impact of the cost-sharing changes.	No	Not applicable
21	Benefit Changes	Disclose any changes in covered benefits for the plans between the base experience period for rating and the requested effective date. Show how the experience has been adjusted for changes in covered benefits in the rate development. Provide support for the estimated cost impact of the benefit changes.	Yes	Exhibit 7 - Other Adjustments
22	Plan Relativities	For rate change filings, if the rate change is not uniform for all plan designs, provide support for all requested rate changes by plan design. Disclose the minimum, maximum, and average impact of the changes on policyholders.  For initial filings, provide the derivation of any new plan factors.	Yes	Appendix - Rate Change_IND
23	Rating Factors	Provide the age and other rating factors used. Disclose any changes to rating factors, and the minimum, maximum, and average impact on policyholders. Provide support for any changes.	Yes	Exhibit 14 - Age Slope
23.1	Wellness Programs	Describe any wellness programs (as defined in section 2705(j) of the PHS Act) included in this filing.	No	Not applicable
24	Distribution of Rate Increases	Anticipated distribution of rate increases due to changes in base rates, plan relativities, and rating factors. This need not include changes in demographics of the individual or group.	Yes	Appendix - Rate Change_IND
25	Claim Reserve Needs	Provide the claims for the base experience period separately for paid claims, and estimated incurred claims (including claim reserve). Indicate the incurred period used for the base period. Indicate the paid-through date of the paid claims, and provide a basic description of the reserving methodology for claims reserves and contract reserves, if any. Provide margins used, if any.	Yes	Appendix - Total Experience

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
26	Administrative Costs of Programs that Improve Health Care Quality	Show the amount of administrative costs included with claims in the numerator of the MLR calculation . Show that the amount is consistent with the most recently filed Supplemental Health Care Exhibit or provide support for the difference.	Yes	Exhibit10A - DICR_IND and Exhibit 10B - Fed MLR_IND
27	Taxes and Licensing or Regulatory Fees	Show the amount of taxes, licenses, and fees subtracted from premium in the denominator of your medical loss ratio calculation(c). Show that the amount is consistent with the most recently filed Supplemental Health Care Exhibit or provide support for the difference.	Yes	Exhibit10A - DICR_IND and Exhibit 10B - Fed MLR_IND
28	Medical Loss Ratio (MLR)	Demonstrate that the projected loss ratio, including the requested rate change, meets the minimum MLR. Show the premium, claims, and adjustments separately with the development of the projected premium and projected claims (if not provided in the rate development section). If the loss ratio falls below the minimum for the subset of policy forms in the filing, show that when combined with all other policy forms in the market segment in District of Columbia, the loss ratio meets the minimum.	Yes	Exhibit10A - DICR_IND and Exhibit 10B - Fed MLR_Combined
29	Risk Adjustment	Provide rate information relating to the Risk Adjustment program. Information should include assumed Risk Adjustment user fees, Risk Adjustment PMPM excluding user fees and assumed distribution of enrollment by risk score, plan, and geographical area. Provide support for the assumptions, including any demographic changes. Provide information/study on the development of risk scores and Risk Adjustment PMPM. Provide previous year-end estimated risk adjustment payable or receivable amount and quantitative support for the amount.	Yes	Exhibit 9 - Risk Adjustment_IND
30	Past and Prospective Loss Experience Within and Outside the State	Indicate whether loss experience within or outside the state was used in the development of proposed rates. Provide an explanation for using loss experience within or outside the state.	Yes	Not applicable

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
31	A Reasonable Margin for Reserve Needs	Show the assumed Margin for Reserve Needs used in the development of proposed rates. Margin for Reserve Needs includes factors that reflect assumed contributions to the company's surplus or the assumed profit margin. Demonstrate how this assumption was derived, how the assumption has changed from prior filings, and provide support for changes. If the assumption for Qualified Health Plans exceeds 3% as assumed in the risk corridor formula, justify the excess in light of the company's surplus position.	Yes	Exhibit10A - DICR_IND and Exhibit 10B - Fed MLR_IND
32	Past and Prospective Expenses	Indicate the expense assumptions used in the development of proposed rates. Demonstrate how this assumption was derived. Show how this assumption has changed from prior filings, and provide support for any change.  Provide the assumed administrative costs in the following categories: <ul style="list-style-type: none"> <li>• Salaries, wages, employment taxes, and other employee benefits</li> <li>• Commissions</li> <li>• Taxes, licenses, and other regulatory fees</li> <li>• Cost containment programs / quality improvement activities</li> <li>• All other administrative expenses</li> <li>• Total</li> </ul>	Yes	Exhibit10A - DICR_IND and Exhibit 10B - Fed MLR_IND
33	Any Other Relevant Factors Within and Outside the State	Show any other relevant factors that have been considered in the development of the proposed rates. Demonstrate how any related assumptions were derived. Show how these assumptions have changed from prior filings, and provide support for any change.	Yes	Actuarial Memorandum
34	Other	Any other information needed to support the requested rates or to comply with Actuarial Standard of Practice No. 8.	Yes	Actuarial Memorandum
35	Actuarial Certification	Signed and dated certification by a qualified actuary that the anticipated loss ratio meets the minimum requirement, the rates are reasonable in relation to benefits, the filing complies with the laws and regulations of the District of Columbia and all applicable Actuarial Standards of Practice, including ASOP No. 8, and that the rates are not unfairly discriminatory.	Yes	Actuarial Certification is included in the Actuarial Memorandum

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
36	Part I Preliminary Justification (Grandfathered Plan Filings)	Rate Summary Worksheet --- Provide this document with all Grandfathered plan filings. <b>Provide in Excel and PDF format.</b>	No	This is not a Grandfathered Filing, so a PRJ is not provided
36.1	Unified Rate Review Template (Non-Grandfathered Filings)	Unified Rate Review Template as specified in the proposed Federal Rate Review regulation. Provide this document with all Non-Grandfathered plan filings. <b>Provide in Excel and PDF format.</b>	Yes	See the URRT included as a separate document in SERFF
37	Part II Preliminary Justification	Written description justifying the rate increase as specified by 45 CFR § 154.215(f). Provide for <i>all</i> individual and small employer group filings (whether or not they are “subject to review” as defined by HHS).	Yes	See the Part II included as a separate document in SERFF
38	DISB Actuarial Memorandum Dataset	Summarizes data elements contained in Actuarial Memorandum. Provide this document with all Non- Grandfathered plan filings. <b>Provide in Excel format only.</b>	Yes	See the Dataset included as a separate document in SERFF
39	District of Columbia Plain Language Summary	Similar to the Part II Preliminary Justification, this is a written description of the rate increase as specified by 45 CFR § 154.215, but as a simple and brief narrative describing the data and assumptions that were used to develop the proposed rates. Provide this document for all individual and small employer group filings.	Yes	See the Part II included as a separate document in SERFF
40	Summary of Components for Requested Rate Change	DISB will require that issuers provide a chart listing a) any and all components of requested rate changes from the prior year; b) a quick summary/explanation of the change; and c) the actual percentage impact of the change for each component, such that the total for all components listed equals the total percentage change requested for the plan year.	Yes	See the file "Index & Plan Comparison" included as a separate document in SERFF

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
41	CCIIO Risk Adjustment Transfer Elements Extract (RATE 'E')	Received directly from CCIIO; this report should be completed and submitted by the set deadline for QHP submissions, or by April 30 <sup>th</sup> of the current year, whichever is first.	Yes	See the Rate 'E' file included as a separate document in SERFF
42	Additional Requirements for Stand-Alone Dental Plan Filings	Provide the following for stand-alone dental plan filings: <ul style="list-style-type: none"> <li>• Identification of the level of coverage (i.e. low or high), including the actuarial value of the plan determined in accordance with the proposed rule;</li> <li>• Certification of the level of coverage by a member of the American Academy of Actuaries using generally accepted actuarial principles; and</li> <li>• Demonstration that the plan has a reasonable annual limitation on cost-sharing.</li> </ul>	No	Not applicable

**CERTIFYING SIGNATURE**

The undersigned representative of the organization submitting this rate filing attests that all items contained in the above checklist have been included in the filing to the best of the company's ability.

Cory Bream  


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(Print Name)

Cory Bream  


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(Digitally signed by Cory Bream  
Date: 2020.05.01 07:50:09 -04'00')

# CareFirst BlueCross BlueShield

## Part III Actuarial Memorandum

### 4.1 Redacted Actuarial Memorandum

CareFirst is making no redactions so both Actuarial Memorandum submissions are the same.

### 4.2 General Information Section

#### Company Identifying Information:

- **Company Legal Name:** CareFirst BlueChoice, Inc. (CFBC) - NAIC # 96202
- **State:** District of Columbia
- **HIOS Issuer ID:** 86052
- **Market:** Individual, Non-Medigap (On Exchange)
- **Effective Date:** 1/1/21 – 12/31/21
- **Company Filing Number:** 2435
- **SERFF Filing Number:** CFAP-132315932

#### Company Contact Information:

- **Primary Contact Name:** Mr. Cory Bream, ASA, MAAA
- **Primary Contact Telephone Number:** 410-998-5308
- **Primary Contact E-Mail Address:** Cory.Bream@CareFirst.com

### 4.3 Proposed Rate Changes (Individual market)

Base rates are changing 14.7% on average. The range is 6.9% to 34.8%. This filing applies to all new and renewing, in-force business in the guaranteed renewable, non-grandfathered, ACA, metaled benefit plans. The number of policyholders affected by this rate change is 3,642.

#### Reason for Rate Change(s):

The main drivers supporting the rate change are 1) increase in the base period experience of the combined pool, 2) trend, 3) elimination of the health insurer fee, 4) higher projected risk adjustment factor, and 5) higher projected cost for the Catastrophic plan.

For our initial submission, we have not adjusted 2021 rates to reflect potential impacts of the COVID-19 pandemic. As of today, we are still in the early stages of this event and it is unclear how the emerging experience will impact rates either positively or negatively. We intend to update assumptions as appropriate as experience emerges during the review process. Possible considerations that could move rates either way include, but are not limited to:

- Impacts on 2021 trend due to deferred care
- Impacts on trend or future deferred care due to potential COVID resurgence in the fall of 2020
- Positive or negative impacts on the risk pool due to economic impact on groups and individual members
- Positive or negative impacts on the single risk pool due to special enrollment periods
- Changes to practice patterns such as a permanent increase in the utilization of telemedicine
- Impact on morbidity or mortality due to postponement of chronic care management
- Segment shifts from Group to Individual to Medicaid

### 4.4 Market Experience (Combined Individual/Small Group market)

Our SRP reflects all covered lives for every non-grandfathered product in our market per 45 CFR Part § 156.80 (d).

#### 4.4.1 Experience and Current Period Premium, Claims, and Enrollment

The incurred period is 1/1/19 through 12/31/19, as required.

**Paid Through Date:** 2/29/20

**Current Date:** 2/29/20

**Premiums (prior to MLR rebates) in Experience Period:** \$234,897,002

**Experience Period Member Months:** 516,499

**Current Date Members:** 44,742

#### **Allowed and Incurred Claims Incurred During the Experience Period**

##### **Allowed Claims**

- **Processed through issuer's claim system:** \$211,641,810
- **Processed outside issuer's claim system:** \$0
- **IBNR:** \$1,775,960

##### **Incurred Claims**

- **Processed through issuer's claim system:** \$181,311,295
- **Processed outside issuer's claim system:** \$0
- **IBNR:** \$1,509,567

#### **Method used for determining Allowed Claims**

The allowed claims come directly from our claim records and account for capitations by applying contracted PMPM amounts directly to enrollment from the experience period. Drug rebates from the experience period are also included.

#### **Support for IBNR estimates**

Our estimates of IBNR paid claims were derived using a "chain and ladder" model based on the most recent 36 months to derive the completion factor and IBNR for each incurred month. Estimates of IBNR allowed claims were derived using the same completion factors as those estimated based on paid claims.

#### **4.4.2 Benefit Categories**

Inpatient (hospital), outpatient (hospital), professional, other medical (non-capitated ambulance, home health care, durable medical equipment, prosthetics, supplies, vision exams, pediatric dental services and other), prescription drug & capitations.

#### **4.4.3 Projection Factors**

##### *4.4.3.1 Trend Factors*

##### **Trend Factors (Cost/Utilization):**

Exhibit 8 in the Memorandum contains our selected annual utilization and unit cost trends by service category. Unit cost and utilization trends were set by service category to produce the overall anticipated trend of 6.0%, which is a decrease compared to the 7.0% trend assumed in our prior filing. Current observed medical trends as of 201912 are 7.3%, down from 10.0% in 201812. Current observed drug trends are -0.5% as of 201912, down from 7.3% in 201812.

We note that the current drug observed trend as of 201912 is artificially depressed due to a structural formulary change effective 201801. The adjusted observed drug trend as of 201912 is 1.4%. The adjusted aggregate medical and drug trend is 5.7%.

When normalized for induced demand, network, and demographics, the composite 5.7% observed trend decreases to 5.6% compared to 6.9% in 201812.

#### *4.4.3.2 Adjustments to Trended EHB Allowed Claims PMPM*

##### **Morbidity Adjustment:**

Exhibit 4 in our memorandum contains support for this adjustment. To measure the projected morbidity of our population, we split our projected population into cohorts defined by metal tier and membership type. Membership type is defined as new member, existing member, or transfer from other lines of business. Consistent with the rules in the 2021 Unified Rate Review Instructions, we began our morbidity projection by normalizing allowed claims for each of the cohorts outlined above for projected changes in age, gender, network and induced utilization.

We have not reflected any morbidity adjustments to the base period normalized allowed PMPMs by metal tier for the existing and transfer membership types. Exhibit 4 demonstrates how these PMPMs are unchanged from the current year YTD to remainder of current year. For the new membership type we have assumed a claims PMPM by metal equal to that of the existing members.

The resulting morbidity calculation is completed in steps split by year:

- Once the remainder of current year (2020) is completed, the membership and claims by metal are combined to derive a total estimate for the year.
- This result carries over to the rating year (2021) as the metal specific normalized PMPMs for the existing members.
- The assumed claims PMPMs by metal for the new members are again assumed to equal those for the existing members.
- Transfer members PMPMs are treated separately and reflect base period amounts projected forward. Our projection factor for these members is 1.000.
- Once these PMPMs are set, the final morbidity calculation is driven by the projected member months at these levels.

The total morbidity change from 2019 to 2021 is expected to be -0.7%, which is the factor used in Exhibit 1 in the calculation of the market adjustment index rate.

##### **Demographic Shift:**

Exhibit 6 in the Memorandum contains support for our adjustment due to the anticipated change in the average age of this population between the experience and projection periods. Our methodology measures the change in average demographic factor between the base and rating periods. The demographic factors used are from an internal age/gender curve with an approximate 4.5:1 ratio (age 64+ to age 21 factors). Factors for both time periods are weighted using member months and the ratio of the two is applied as our market level adjustment.

##### **Plan Design Changes:**

Exhibit 5 in the Memorandum details our support for this adjustment to account for anticipated changes in the average utilization of services due to differences in average cost sharing requirements between the experience and projection periods. Our methodology measures the change in the average induced utilization factor between the base and rating periods. The factors used are the metal level factors from the federal risk adjustment program. Once the average internal pricing AV, weighted by member months, is determined for both the experience and rating periods the linearly interpolated factor is determined. The ratio of these two factors is applied as our market level adjustment.

##### **Other Adjustments:**

Exhibit 7 in the Memorandum details our support for these adjustments. We are proposing additional other adjustments for changes to our capitation fees and drug rebates.

#### 4.4.3.3 Manual Rate Adjustments

Not applicable, as experience was determined to be fully credible.

#### 4.4.3.4 Credibility of Experience

Exhibit 2 in the Memorandum contains a summary of our base period experience, including member months. We have assigned full credibility to this experience.

#### 4.4.3.5 Establishing the Index Rate

The experience period index rate for this filing is \$409.47 and the projection period index rate is \$460.93. Both rates and the adjustments made to develop the projected amount from the experience period amount can be found on Exhibit 1 of the Memorandum. Specifically, these adjustments correspond to those outlined in sections 4.4.3.1 and 4.4.3.2.

#### 4.4.3.6 Development of the Market-wide Adjusted Index Rate

The Market-wide Adjusted Index Rate for the Individual market is \$663.25 and is derived by multiplying the projection period index rate with the market level adjustments for the risk adjustment program. Details for the risk adjustment program can be found below.

### Reinsurance

There are no reinsurance recoveries applicable to this market.

### Risk Adjustment Payment/Charge:

The Experience Period Risk Adjustment transfers in the URRT are based on the most recent Wakely results.

Our projected 2021 risk adjustment transfers, found in Exhibit 9, have been calculated consistent with our membership and morbidity projections found elsewhere in this filing. To project the risk adjustment factors from 2019 to 2021, we have assumed an increase in the statewide premium of 12.9% which reflects an estimate of an average 7.6% increase in 2020 and 4.9% increase in 2021. We have assumed that our market share will remain flat from 81.6% in 2019 to 81.6% in 2021 and that our PLRS ratio to the state will slightly improve from 1.055 in 2019 to 1.050 in 2021. The resultant estimate of risk adjustment is that the BlueChoice payable transfer PMPM for the Individual market will increase from -\$83.53 in 2019 to -\$106.89 in 2021.

### Exchange User Fees:

There are no applicable exchange user fees since the rates in this filing are not offered on the Federal Marketplace.

### 4.4.4 Plan Adjusted Index Rate

Exhibit 11 in the Memorandum displays the adjustments made for each plan. Every plan adjusted index rate is developed from the market adjusted index rate using only the allowable plan level modifiers as follows:

- **Actuarial value and cost-sharing design of the plan:** The actuarial value for each plan was determined using our own internal model and estimates the ratio of paid to allowed dollars given that plan's benefit design and the assumed allowed amount consistent with the projection period index rate. The URRT instructions state that this adjustment may "...take into account the benefit differences and *utilization differences due to differences in cost-sharing.*" As a result, our plan

adjusted index rates also include adjustments to account for the impact the metal level has on utilization.

- **Provider network:** All plans offered use the Open Access network.
- **Benefits in addition to EHBs:** There is an adjustment to account for abortion coverage and adult vision (which are offered in addition to EHBs).
- **Administrative costs:** See Exhibit 10A in the Memorandum for the assumed values of the following additional items.
  1. Administrative Expense (G&A)
  2. Broker Commissions & Fees
  3. Federal Income Tax (FIT)
  4. Contribution to Reserve (Post-Tax)
  5. State Premium Tax
  6. PCORI Fee
  7. Risk Adjustment User Fee
  8. Exchange Assessment Fee
- **Catastrophic adjustment:** The catastrophic factor has been developed from the experience of the catastrophic population and is applied only to the catastrophic plan as required. See the Appendix in the Memorandum for more details. All other factors applied to the Market Adjusted Index Rate are the same across all plans.

For each plan, we have taken the applicable adjustment factor from each category above and multiplied them by the market adjusted index rate to derive each plan adjusted index rate.

#### **4.4.5 Calibration**

##### **Age Curve Calibration**

We have calibrated to the rounded weighted average age which was determined as the age for the factor nearest our projected average factor. We have used the standard DC age curve factors and weighted them using member months in our calculation.

A demonstration of how the plan adjusted index rates and the age curve are used to generate the schedule of premium rates for each plan can be found on Exhibit 13.

##### **Geographic Factor Calibration**

We have elected not to rate for geographic region.

##### **Tobacco Use Rating Factor Calibration**

We have elected not to rate for tobacco usage.

#### **4.4.6 Consumer Adjusted Premium Rate Development**

The premium rate that a given consumer will be charged is calculated by first taking the plan adjusted index rate for that member's chosen plan and dividing by the projected average age rating factor. The resulting value is the base rate for that plan. The final step in determining a consumer adjusted premium rate is to take the rate from the first step and multiply it by the corresponding factor for that member's age from the standard DC age curve. Rate charts are provided for all the consumer adjusted premiums.

### **4.5 Projected Loss Ratio**

The projected loss ratio for the rates provided in this file, using the Federally-prescribed MLR methodology, is 82.7% for the Individual market and 80.4% for the combined Individual/Small Group market. Details behind this calculation can be found in Exhibit 10B.

## **4.6 Plan Product Information**

### **4.6.1 AV Metal Values**

The majority of our 2021 plans include varying cost share levels for some services that depend on the setting in which care is delivered. The HHS AV calculator was used to compute two separate AVs for each impacted plan – one which applied the higher level of cost-share, and one which applied the lower level of cost-share. The results were blended assuming 84% of the designated services are rendered in higher cost-share setting and the remaining 16% at the lower, consistent with experience from our small group and individual markets. Plans without these features used the AV calculator without modification.

Additional details regarding the unique plan designs not accommodated by the HHS AV Calculator along with printouts for each plan are provided in the “Actuarial Memorandum” section of the Supporting Documentation tab of the SERFF filing.

### **4.6.2 Membership Projections**

The membership projections found in Worksheet 2 of the URRT were developed from enrollment as of 2/29/20 using assumptions for termination rates, new sales and transfers. The projections also incorporate any plan mappings anticipated between that month and the rating period. For new plan offerings where no plans are being uniformly modified into them, a minimum level of enrollment was assumed.

### **4.6.3 Terminated Plans and Products**

Plan mappings from the experience period to the rating period can be found in Appendix – Mapping.

### **4.6.4 Plan Type**

Each plan in Worksheet 2, Section I of the URRT contains a plan type that describes the plan exactly.

## **4.7 Miscellaneous Instructions**

### **4.7.1 Effective Rate Review Information (Optional)**

We have no additional exhibits.

### **4.7.2 Reliance**

We do not have any reliance to state.

### **4.7.3 Actuarial Certification**

Included in the Memorandum.

**BlueChoice Inc.  
d.b.a. CareFirst BlueCross BlueShield  
(NAIC # 96202)**

**Rate Filing # 2435  
D.C. Individual Products  
Rate Filing Effective 1/1/2021**

**Actuarial Memorandum**

**BlueChoice Inc.**  
**(NAIC # 96202)**  
**H.R. 3950 - Public Law 111-148 - Patient Protection and Affordable Care Act (ACA)**  
**D.C. Individual Products**  
**Rate Filing Effective 1/1/2021**  
**Actuarial Certification**

I, Cory Bream, am a(n) Actuarial Associate with CareFirst BlueChoice doing business as CareFirst BlueCross BlueShield. I am a member of the American Academy of Actuaries (AAA) in good standing and have the education and experience necessary to perform the work. Rates were developed in accordance with the appropriate Actuarial Standards of Practice (ASOPs) and the AAA's Code of Professional Conduct. While other ASOPs apply, a sample listing is below.

- i. ASOP No. 5, Incurred Health and Disability Claims
- ii. ASOP No. 8, Regulatory Filings for Health Plan Entities
- iii. ASOP No. 12, Risk Classification
- iv. ASOP No. 23, Data Quality
- v. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
- vi. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health and Benefit Plans
- vii. ASOP No. 41, Actuarial Communications
- viii. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

I have been involved in the development of these rates, and to the best of my knowledge and understanding, the rates in this filing have been developed in accordance with the available regulations and guidance. Should new guidance be released, this filing may be revised. I certify that this filing has been prepared based on sound and commonly accepted actuarial principles, practices and assumptions in the aggregate for the legal entity.

I further certify the following:

1. The projected Index Rate is:
  - a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
  - b. Developed in compliance with the applicable Actuarial Standards of Practice
  - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
  - d. Neither excessive nor deficient
  
2. The Index Rate and only the allowable modifiers as described in 45 CFR § 156.80(d)(1) and 45 CFR § 156.80(d)(2) were used to generate plan level rates. These rates have been calibrated to account for age (geography and tobacco are not applicable).
  
3. Consistent with 45 CFR § 156.135, the 2021 HHS Actuarial Values (AV) Calculator was used to determine the AV metal values shown in Worksheet 2 of Part I of the Unified Rate Review Template (URRT) for all plans except those specified. Where necessary, the AVs of the benefits proposed have been calculated with minimal modifications to the AV calculator as described in the Actuarial Memorandum.

As a qualifier to the opinion, the URRT does not demonstrate the process used by the issuer to develop the rates. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Marketplaces, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

**Cory Bream**  
Digitally signed by Cory Bream  
Date: 2020.05.01 10:06:44  
-04'00'

Cory Bream, ASA, MAAA  
Actuarial Associate  
CareFirst BlueCross BlueShield  
Mail Drop-Point 01-720  
10455 Mill Run Circle  
Owings Mills, MD 21117

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### Exhibit 1 - Market Adjusted Index Rate Summary

		2021	Exhibit
(1)	Base Period Total Allowed	\$ 409.76	2
(2)	Base Period Non-EHB PMPM	\$ 0.29	2
(3)	Experience Period Index Rate	\$ 409.47	
(4)	Change in Morbidity	0.9927	4
(5)	Additional Population Adjustment	1.0000	
(6)	Induced Demand	0.9988	5
(7)	Projection Period Utilization and Network Adjustment	1.0000	
(8)	Demographic Adjustment	1.0096	6
(9)	Area Adjustment	1.0000	
(10)	Additional "Other" Adjustments	1.0007	7
(11)	Annualized Trend	6.0%	8
(12)	Months of Trend	24.0	
(13)	Unit cost & Utilization/1,000 Trend Factor	1.1237	
(14)	Projection Period Index Rate	\$ 460.93	
(15)	Reinsurance Program	1.0000	
(16)	Risk Adjustment Program	1.4390	9
(17)	Federal Exchange User Fee	1.0000	
(18)	Market Adjusted Index Rate	\$ 663.25	
	Without Risk Adjustment	\$ 460.93	

**The projection period index rate was developed by projecting individual URRT service categories and then building up into a total PMPM. As a result the adjustments above may not match the referenced exhibits exactly because these represent the average factor when considering application at the service category level.**

## Exhibit 2 - Base Period Experience

Service Category	Incurred	Allowed	Allowed PMPM	Utilization Description	Utilization per 1,000	Average Cost/Service
Inpatient Hospital	\$ 37,467,938		\$ 72.54	Admits	49.21	\$ 17,691.08
Outpatient Hospital	\$ 38,815,149		\$ 75.15	Visits	743.00	\$ 1,213.74
Professional	\$ 73,632,659		\$ 142.56	Visits	11,205.99	\$ 152.66
Other Medical	\$ 13,113,651		\$ 25.39	Services	1,169.16	\$ 260.59
Capitation	\$ 513,152		\$ 0.99	Benefit Period	1,000	\$ 11.92
Prescription Drug	\$ 48,099,261		\$ 93.13	Prescriptions	7,627.90	\$ 146.50
<b>Total (EHB &amp; Non-EHB)</b>	<b>\$ 211,641,810</b>		<b>\$ 409.76</b>			
<b>EHB Allowed</b>	<b>\$ 211,490,911</b>		<b>\$ 409.47</b>			
<b>Non-EHB Allowed</b>	<b>\$ 150,899</b>		<b>\$ 0.29</b>			
<b>Incurred Net</b>	<b>\$ 181,311,295</b>		<b>\$ 351.04</b>			
<b>Net/Allowed</b>			<b>85.67%</b>			
<b>Experience Period Member Months</b>			<b>516,499</b>			
<b>Experience Period Revenue</b>	<b>\$ 234,897,002</b>					

### Exhibit 3 - Non-EHB Adjustment

HIOS Plan ID	Plan Name	Exchange	2021 Index Rate	2021 Non-EHB PMPM	2021 Non-EHB Adjustment
86052DC0400001	BlueChoice HMO Standard Silver \$4,000	On	\$ 460.93	\$ 2.55	1.0055
86052DC0400002	BlueChoice HMO Standard Gold \$500	On	\$ 460.93	\$ 2.18	1.0047
86052DC0400004	BlueChoice HMO Young Adult \$8,550	On	\$ 460.93	\$ 4.21	1.0091
86052DC0400007	BlueChoice HMO Standard Bronze \$7,500	On	\$ 460.93	\$ 2.86	1.0062
86052DC0400008	BlueChoice HMO Standard Platinum \$0	On	\$ 460.93	\$ 2.02	1.0044
86052DC0400010	BlueChoice HMO HSA Standard Bronze \$6,350	On	\$ 460.93	\$ 2.89	1.0063
86052DC0400011	BlueChoice HMO HSA Gold \$1,500	On	\$ 460.93	\$ 2.32	1.0050

Exhibit 4 - Morbidity Adjustment Factor

Base Year

Metal Level	Member Months	2019 Normalized Allowed PMPM
Catastrophic	7,648	\$ 103.58
Bronze	41,874	\$ 126.34
Silver	121,348	\$ 198.62
Gold	187,032	\$ 226.22
Platinum	158,537	\$ 247.94
<b>Subtotal</b>	<b>516,439</b>	<b>\$ 216.49</b>

Current Year YTD

Existing				
Metal Level	Member Months	2019 Normalized Allowed PMPM	Morbidity Adjustment	2020 Adjusted Normalized Allowed PMPM
Catastrophic	818	\$ 117.12	1.000	\$ 117.12
Bronze	5,772	\$ 128.94	1.000	\$ 128.94
Silver	17,261	\$ 196.56	1.000	\$ 196.56
Gold	26,034	\$ 220.47	1.000	\$ 220.47
Platinum	21,697	\$ 246.15	1.000	\$ 246.15
<b>Subtotal</b>	<b>71,582</b>	<b>\$ 213.93</b>	<b>1.000</b>	<b>\$ 213.93</b>

New				
Metal Level	Member Months	Existing Cohort Adjusted Normalized Allowed PMPM	Morbidity Adjustment	2020 Adjusted Normalized Allowed PMPM
Catastrophic	411	\$ 117.12	1.000	\$ 117.12
Bronze	1,334	\$ 128.94	1.000	\$ 128.94
Silver	2,808	\$ 196.56	1.000	\$ 196.56
Gold	5,468	\$ 220.47	1.000	\$ 220.47
Platinum	2,976	\$ 246.15	1.000	\$ 246.15
<b>Subtotal</b>	<b>12,997</b>	<b>\$ 208.52</b>	<b>1.000</b>	<b>\$ 208.52</b>

Transfer				
Metal Level	Member Months	2019 Normalized Allowed PMPM	Morbidity Adjustment	2020 Adjusted Normalized Allowed PMPM
Catastrophic	62	\$ 132.44	1.000	\$ 132.44
Bronze	474	\$ 140.00	1.000	\$ 140.00
Silver	769	\$ 192.23	1.000	\$ 192.23
Gold	1,790	\$ 284.72	1.000	\$ 284.72
Platinum	1,467	\$ 270.14	1.000	\$ 270.14
<b>Subtotal</b>	<b>4,562</b>	<b>\$ 247.34</b>	<b>1.000</b>	<b>\$ 247.34</b>

Total				
Metal Level	Member Months	2019 Normalized Allowed PMPM	Morbidity Adjustment	2020 Adjusted Normalized Allowed PMPM
Catastrophic	1,291	\$ 117.86	1.000	\$ 117.86
Bronze	7,580	\$ 129.63	1.000	\$ 129.63
Silver	20,838	\$ 196.40	1.000	\$ 196.40
Gold	33,292	\$ 223.92	1.000	\$ 223.92
Platinum	26,140	\$ 247.50	1.000	\$ 247.50
<b>Subtotal</b>	<b>89,141</b>	<b>\$ 214.85</b>	<b>1.000</b>	<b>\$ 214.85</b>

Remainder of Current Year

Existing				
Metal Level	Member Months	2020 Adjusted Normalized Allowed PMPM		
Catastrophic	3,494	\$ 117.12		
Bronze	27,119	\$ 128.94		
Silver	85,518	\$ 196.56		
Gold	134,767	\$ 220.47		
Platinum	109,095	\$ 246.15		
<b>Subtotal</b>	<b>359,993</b>	<b>\$ 214.67</b>		

New				
Metal Level	Member Months	2020 Adjusted Normalized Allowed PMPM		
Catastrophic	2,723	\$ 117.12		
Bronze	7,945	\$ 128.94		
Silver	14,496	\$ 196.56		
Gold	26,473	\$ 220.47		
Platinum	13,527	\$ 246.15		
<b>Subtotal</b>	<b>65,164</b>	<b>\$ 205.00</b>		

Transfer				
Metal Level	Member Months	2020 Adjusted Normalized Allowed PMPM		
Catastrophic	310	\$ 132.44		
Bronze	2,215	\$ 140.00		
Silver	3,304	\$ 192.23		
Gold	7,207	\$ 284.72		
Platinum	6,464	\$ 270.14		
<b>Subtotal</b>	<b>19,500</b>	<b>\$ 245.36</b>		

Total				
Metal Level	Member Months	2020 Adjusted Normalized Allowed PMPM		
Catastrophic	6,527	\$ 117.85		
Bronze	37,279	\$ 129.60		
Silver	103,318	\$ 196.42		
Gold	168,447	\$ 223.22		
Platinum	129,086	\$ 247.35		
<b>Subtotal</b>	<b>444,657</b>	<b>\$ 214.60</b>		

Total Current Year

Total	Member Months	2020 Adjusted Normalized Allowed PMPM
Catastrophic	7,818	\$ 117.85
Bronze	44,859	\$ 129.60
Silver	124,156	\$ 196.42
Gold	201,739	\$ 223.34
Platinum	155,226	\$ 247.38
<b>Subtotal</b>	<b>533,798</b>	<b>\$ 214.64</b>

Rating Year

Existing				
Metal Level	Member Months	2020 Normalized Allowed PMPM	Morbidity Adjustment	2021 Adjusted Normalized Allowed PMPM
Catastrophic	6,125	\$ 117.85	1.000	\$ 117.85
Bronze	36,505	\$ 129.60	1.000	\$ 129.60
Silver	103,691	\$ 196.42	1.000	\$ 196.42
Gold	177,541	\$ 223.34	1.000	\$ 223.34
Platinum	130,318	\$ 247.38	1.000	\$ 247.38
<b>Subtotal</b>	<b>454,180</b>	<b>\$ 215.13</b>	<b>1.000</b>	<b>\$ 215.13</b>

New				
Metal Level	Member Months	Existing Cohort Adjusted Normalized Allowed PMPM	Morbidity Adjustment	2021 Adjusted Normalized Allowed PMPM
Catastrophic	2,654	\$ 117.85	1.000	\$ 117.85
Bronze	8,618	\$ 129.60	1.000	\$ 129.60
Silver	17,728	\$ 196.42	1.000	\$ 196.42
Gold	34,389	\$ 223.34	1.000	\$ 223.34
Platinum	18,551	\$ 247.38	1.000	\$ 247.38
<b>Subtotal</b>	<b>81,940</b>	<b>\$ 209.68</b>	<b>1.000</b>	<b>\$ 209.68</b>

Transfer				
Metal Level	Member Months	2020 Normalized Allowed PMPM	Morbidity Adjustment	2021 Adjusted Normalized Allowed PMPM
Catastrophic	252	\$ 132.44	1.000	\$ 132.44
Bronze	1,596	\$ 140.00	1.000	\$ 140.00
Silver	2,076	\$ 192.23	1.000	\$ 192.23
Gold	4,488	\$ 284.72	1.000	\$ 284.72
Platinum	3,660	\$ 270.14	1.000	\$ 270.14
<b>Subtotal</b>	<b>12,072</b>	<b>\$ 242.08</b>	<b>1.000</b>	<b>\$ 242.08</b>

Total				
Metal Level	Member Months	2020 Normalized Allowed PMPM	Morbidity Adjustment	2021 Adjusted Normalized Allowed PMPM
Catastrophic	9,031	\$ 118.26	1.000	\$ 118.26
Bronze	46,719	\$ 129.96	1.000	\$ 129.96
Silver	123,495	\$ 196.35	1.000	\$ 196.35
Gold	216,418	\$ 224.61	1.000	\$ 224.61
Platinum	152,529	\$ 247.92	1.000	\$ 247.92
<b>Subtotal</b>	<b>548,192</b>	<b>\$ 214.91</b>	<b>1.000</b>	<b>\$ 214.91</b>

Year	Adjusted Normalized PMPM	Year over Year Change
2019	\$ 216.49	n/a
2020	\$ 214.64	-0.9%
2021	\$ 214.91	0.1%

Morbidity Adjustment Change	-0.7%
Morbidity Adjustment Factor	0.9927

**Exhibit 5 - Induced Utilization Adjustment Factor**

<b>Year</b>	<b>Actuarial Value</b>	<b>Induced Demand Factor</b>	
(1) 2019	78.82%	1.0741	
(2) Projected 2021	78.56%	1.0728	
(3) <b>Adjustment*</b>		<b>0.9988</b>	(2)/(1)

**\*Applied to all service categories except capitations**

### Exhibit 6 - Demographic Adjustment

	Period	Cohort	Demo Factor*	Weight	Average Age**
(1)	Base Period	All	1.6551	100.0%	34.1
(2)	Rating Period	Existing	1.7080	82.9%	
		New	1.4685	14.9%	
		Transfer	1.6533	2.2%	
(3)	Rating Period	All	1.6710	100.0%	34.4
(4)	<b>Demographic Adjustment***</b>	<b>All</b>	<b>1.0096</b>		

(3) / (1)

**\*Demo factors by cohort for the rating period are based on average factors for each cohort from the current year to date. Weights are based on expected distribution of member months.**

**\*\*Average ages are member weighted**

**\*\*\*Applied to all service categories except capitations**

**Exhibit 7 - Factors for Additional "Other" Adjustments**

<b>Capitation adjustment</b>			
(1) Experience Period Capitations PMPM (EHBs only)	\$	0.78	
(2) Projection Period Capitations PMPM	\$	0.81	
<b>(3) Adjustment to Capitation Category</b>		<b>1.0454</b>	<b>(2)/(1)</b>
<b>Drug Rebates adjustment</b>			
(4) Experience Period Allowed Rx PMPM (Pre-Rebates)	\$	113.51	
(5) Morbidity		0.9927	Exhibit 4
(6) Induced Demand		0.9988	Exhibit 5
(7) Demographics		1.0096	Exhibit 6
(8) Rx Trend (Force of Trend)		1.0138	Exhibit 8
(9) Projected Target Allowed Rx PMPM using Multiplicative Factors (Pre-Rebates)	\$	115.19	<b>(4)*(5)*(6)*(7)*(8)</b>
(10) Target Projection Period Rx Rebates PMPM	\$	20.38	
(11) Target Post-Rebates Allowed Rx PMPM using Target Projection Period Rx Rebates PMPM	\$	94.81	<b>(9)-(10)</b>
(12) Experience Period Rx Rebates PMPM	\$	20.38	
(13) Experience Period Allowed Rx PMPM (Post-Rebates)	\$	93.13	<b>(4)-(12)</b>
(14) Morbidity		0.9927	Exhibit 4
(15) Induced Demand		0.9988	Exhibit 5
(16) Demographics		1.0096	Exhibit 6
(17) Rx Trend (Force of Trend)		1.0138	Exhibit 8
(18) Projection Period Allowed Rx PMPM using Multiplicative Factors (Post-Rebates)	\$	94.51	<b>(13)*(14)*(15)*(16)*(17)</b>
<b>(19) Adjustment to Drug Category</b>		<b>1.0032</b>	<b>(11)/(18)</b>
<b>Formulary Adjustments</b>			
(20) Experience Period Allowed Rx PMPM (Pre-Rebates, existing formulary)	\$	113.51	
(21) Ingredient cost Adjustment Factor		1.0000	
(22) Experience Period Allowed Rx PMPM (Pre-Rebates, new formulary)	\$	113.51	<b>(20)*(21)</b>
(23) Projection Period Rx Rebates PMPM	\$	20.38	
<b>(24) Adjustment to Drug Category</b>		<b>1.0000</b>	<b>[(22) - (23)]/[(20) - (23)]</b>

	<b>PMPM</b>	<b>Adjustment</b>
Inpatient Hospital	\$ 85.74	1.0000
Outpatient Hospital	\$ 87.19	1.0000
Professional	\$ 165.58	1.0000
Other Medical	\$ 26.79	1.0000
Capitation	\$ 0.78	1.0454 (3)
Prescription Drug	\$ 94.51	1.0032 (19)*(24)
<b>Total</b>	<b>\$ 460.59</b>	<b>1.0007</b>

PMPM weights are set equal to projected PMPM without "other" adj.

**Exhibit 8 - Annual Trend Assumptions**

	<b>2019 PMPM</b>	<b>Weight</b>	<b>Utilization/1,000</b>	<b>Unit Cost</b>	<b>Composite</b>
<b>Inpatient Hospital</b>	\$ 72.54	17.7%	0.9969	1.0900	1.0866
<b>Outpatient Hospital</b>	\$ 75.15	18.3%	0.9969	1.0800	1.0767
<b>Professional</b>	\$ 142.56	34.8%	1.0667	1.0100	1.0774
<b>Other Medical</b>	\$ 25.39	6.2%	0.9969	1.0300	1.0268
<b>Capitation</b>	\$ 0.99	0.2%	1.0000	1.0000	1.0000
<b>Prescription Drug</b>	\$ 93.13	22.7%	0.9969	1.0100	1.0069
<b>Total</b>	\$ 409.76	100.0%			1.0596
<b>Proposed Trend</b>					<b>1.0601</b>

**Exhibit 9 - Risk Adjustment**

**2019**

Metallic Tier	Member Months	Distribution	PLRS	ARF	Transfer \$	PMPM
Catastrophic	7,835	14.6%	0.3057	0.7373	-\$93,309	-\$11.91
Bronze	23,646	43.9%	0.6258	1.1744	-\$4,422,623	-\$187.04
Silver	13,858	25.7%	1.1973	1.1725	-\$1,377,301	-\$99.39
Gold	5,488	10.2%	1.7587	1.0986	\$119,623	\$21.80
Platinum	3,016	5.6%	3.2688	1.0744	\$1,276,103	\$423.08
<b>Total</b>	<b>53,844</b>	<b>100.0%</b>	<b>0.9898</b>	<b>1.0970</b>	<b>-\$4,497,506</b>	<b>-\$83.53</b>

**Statewide 2019**

**Statewide PMPM 2019**

Catastrophic	8,361		0.3441	0.7374	\$	106.85
Individual Non-Catastrophic	181,021		1.5123	1.1074	\$	425.19

**2021**

Metallic Tier	Member Months	Distribution	PLRS	ARF	Transfer \$	PMPM
Catastrophic	9,031	16.8%	0.3026	0.7363	-\$160,272	-\$17.75
Bronze	24,273	45.2%	0.5927	1.1658	-\$5,273,607	-\$217.26
Silver	13,690	25.5%	1.2010	1.1685	-\$1,443,293	-\$105.43
Gold	4,903	9.1%	1.8202	1.0374	\$401,757	\$81.94
Platinum	1,832	3.4%	3.0424	1.1061	\$732,348	\$399.75
<b>Total</b>	<b>53,729</b>	<b>100.0%</b>	<b>0.8945</b>	<b>1.0805</b>	<b>-\$5,743,069</b>	<b>-\$106.89</b>

**Statewide 2021**

**Statewide PMPM 2021**

Catastrophic	9,506		0.3468	0.7363	\$	139.30
Individual Non-Catastrophic	172,772		1.4818	1.1011	\$	479.92

**Adjustment Factor applied to Market Adjusted Index Rate**

Projected Index Rate	Projected Transfer PMPM (Allowed basis)	Risk Adjustment User Fee	Adjustment Factor*
\$460.93	-\$202.14	\$0.19	1.4390

\*Adjustment Factor = (\$460.93 - \$-202.14+ \$0.19) / \$460.93

**Exhibit 10A - Desired Incurred Claims Ratio**

	<b>2021</b>	
	<b>PMPM</b>	<b>% of Revenue</b>
Allowed Claims	\$ 417.18	
Paid/Allowed Ratio	58.6%	
Paid Claims & Capitations	\$ 244.32	
Risk Adjustment Transfer (Paid Basis)	\$ (106.89)	
Reinsurance Recoveries (Paid Basis)	\$ -	
Paid Claims & Capitations (Post-3Rs)	\$ 351.21	79.9%
Administrative Expense	\$ 64.23	14.6%
Broker Commissions & Fee	\$ 2.05	0.5%
Contribution to Reserve (Post-Tax)	\$ 7.03	1.6%
Investment Income Credit	\$ (0.44)	-0.1%
Risk Charge	\$ -	0.0%
<u>Non-ACA Taxes &amp; Fees</u>		
State Premium Tax	\$ 8.79	2.0%
State Assessment Fee	\$ 0.44	0.1%
Reinsurance Program Fee	\$ -	0.0%
State Income Tax	\$ -	0.0%
Federal Income Tax	\$ 1.76	0.4%
<u>ACA Taxes &amp; Fees</u>		
Health Insurer Tax	\$ -	0.0%
Risk Adjustment User Fee	\$ 0.19	0.0%
Exchange Assessment Fee	\$ 3.95	0.9%
Federal Exchange User Fee	\$ -	0.0%
PCORI Tax	\$ 0.20	0.0%
BlueRewards/Incentive Program	\$ -	0.0%
Total Revenue	\$ 439.41	100.0%
Plan Level Admin Load Adjustment	1.2505	
Projected Member Months	53,729	
Average Members	4,477	
% Total 2021	100.0%	

**Exhibit 10B - Federal MLR**

	<b>Total 2021 PMPM / %</b>
<b><u>Traditional MLR Development</u></b>	
Paid Claims & Capitations (Post-3Rs) \$	351.21
<b>Total Revenue \$</b>	<b>439.41</b>
<hr/>	
<b>Traditional MLR (i.e. DICR)</b>	<b>79.9%</b>
 <b><u>Federal MLR Development</u></b>	
<b>Numerator Adjustments</b>	
BlueRewards/Incentive Program \$	-
Quality Improvement Expenses \$	1.83
Removal of non-care costs under MLR guidelines \$	(2.34)
 <b>Denominator Adjustments</b>	
Non-ACA Taxes & Fees \$	10.99
ACA Taxes & Fees \$	4.35
 <b>Federal MLR Numerator \$</b>	 <b>350.70</b>
<b>Federal MLR Denominator \$</b>	<b>424.07</b>
<hr/>	
<b>Federal MLR</b>	<b>82.7%</b>
 <b>Projected Member Months</b>	 <b>53,729</b>

**Exhibit 10B - Federal MLR (Combined SG & Individual)**

	<b>Total 2021</b>	
	<b>PMPM / %</b>	
<b><u>Traditional MLR Development</u></b>		
Paid Claims & Capitations (Post-3Rs)	\$	404.54
<b>Total Revenue</b>	<b>\$</b>	<b>520.78</b>
<b>Traditional MLR (i.e. DICR)</b>		<b>77.7%</b>
<b><u>Federal MLR Development</u></b>		
<b>Numerator Adjustments</b>		
BlueRewards/Incentive Program	\$	0.31
Quality Improvement Expenses	\$	2.82
Removal of non-care costs under MLR guidelines	\$	(5.26)
<b>Denominator Adjustments</b>		
Non-ACA Taxes & Fees	\$	14.93
ACA Taxes & Fees	\$	5.08
<b>Federal MLR Numerator</b>	<b>\$</b>	<b>402.42</b>
<b>Federal MLR Denominator</b>	<b>\$</b>	<b>500.77</b>
<b>Federal MLR</b>		<b>80.4%</b>
<b>Projected Member Months</b>		<b>548,192</b>

**Exhibit 11 - Plan Adjusted Index Rates**

HIOS Plan ID	Plan Name	Plan Type	Metallic Tier	Exchange	Network	Market Adjusted Index Rate	Internal Pricing AV	Network Factor	Induced Utilization	Non-EHB	Catastrophic Adjustment	Capped Dependents	Admin	Plan Adjusted Index Rate
86052DC0400001	BlueChoice HMO Standard Silver \$4,000	HMO	SILVER	On	Open Access	\$663.25	0.6627	0.9530	0.9595	1.0055	1.0000	1.0000	1.2505	\$505.34
86052DC0400002	BlueChoice HMO Standard Gold \$500	HMO	GOLD	On	Open Access	\$663.25	0.8424	0.9530	1.0000	1.0047	1.0000	1.0000	1.2505	\$668.99
86052DC0400004	BlueChoice HMO Young Adult \$8,550	HMO	CATASTROPHIC	On	Open Access	\$663.25	0.5444	0.9530	0.9260	1.0091	0.5957	1.0000	1.2505	\$239.50
86052DC0400007	BlueChoice HMO Standard Bronze \$7,500	HMO	BRONZE	On	Open Access	\$663.25	0.5667	0.9530	0.9260	1.0062	1.0000	1.0000	1.2505	\$417.35
86052DC0400008	BlueChoice HMO Standard Platinum \$0	HMO	PLATINUM	On	Open Access	\$663.25	0.9273	0.9530	1.0650	1.0044	1.0000	1.0000	1.2505	\$783.97
86052DC0400010	BlueChoice HMO HSA Standard Bronze \$6,350	HMO	BRONZE	On	Open Access	\$663.25	0.5569	0.9530	0.9260	1.0063	1.0000	1.0000	1.2505	\$410.19
86052DC0400011	BlueChoice HMO HSA Gold \$1,500	HMO	GOLD	On	Open Access	\$663.25	0.7525	0.9530	1.0000	1.0050	1.0000	1.0000	1.2505	\$597.80

**Exhibit 12 - AV Values**

<b>HIOS Plan ID</b>	<b>Suffix</b>	<b>HIOS Plan Name</b>	<b>HHS AV</b>
86052DC0400001	01	BlueChoice HMO Standard Silver \$4,000	0.7184
86052DC0400001	02	BlueChoice HMO Standard Silver \$4,000 NAO	1.0000
86052DC0400001	03	BlueChoice HMO Standard Silver \$4,000 NAL	0.7184
86052DC0400001	04	BlueChoice HMO Standard Silver \$4,000 A	0.7396
86052DC0400001	05	BlueChoice HMO Standard Silver \$4,000 B	0.8768
86052DC0400001	06	BlueChoice HMO Standard Silver \$4,000 C	0.9387
86052DC0400002	01	BlueChoice HMO Standard Gold \$500	0.8195
86052DC0400002	02	BlueChoice HMO Standard Gold \$500 NAO	1.0000
86052DC0400002	03	BlueChoice HMO Standard Gold \$500 NAL	0.8195
86052DC0400004	01	BlueChoice HMO Young Adult \$8,550	0.6357
86052DC0400007	01	BlueChoice HMO Standard Bronze \$7,500	0.6484
86052DC0400007	02	BlueChoice HMO Standard Bronze \$7,500 NAO	1.0000
86052DC0400007	03	BlueChoice HMO Standard Bronze \$7,500 NAL	0.6484
86052DC0400008	01	BlueChoice HMO Standard Platinum \$0	0.8899
86052DC0400008	02	BlueChoice HMO Standard Platinum \$0 NAO	1.0000
86052DC0400008	03	BlueChoice HMO Standard Platinum \$0 NAL	0.8899
86052DC0400010	01	BlueChoice HMO HSA Standard Bronze \$6,350	0.6499
86052DC0400010	02	BlueChoice HMO Standard Bronze \$6,350 NAO	1.0000
86052DC0400010	03	BlueChoice HMO Standard Bronze \$6,350 NAL	0.6499
86052DC0400011	01	BlueChoice HMO HSA Gold \$1,500	0.8098
86052DC0400011	02	BlueChoice HMO Gold \$1,500 NAO	1.0000
86052DC0400011	03	BlueChoice HMO Gold \$1,500 NAL	0.8098

**Exhibit 13 - Age Calibration**

Age Curve Calibration					
	Period	Cohort	Rating Factor*	Weight	Average Age**
(1)	Rating Period	Existing	1.0802	82.9%	
		New	0.9520	14.9%	
		Transfer	1.0505	2.2%	
(2)	<b>Rating Period</b>	<b>All</b>	<b>1.0604</b>	<b>100.0%</b>	<b>42.2</b>
(3)	<b>Nearest Rounded</b>	<b>All</b>	<b>1.0530</b>		<b>42.0</b>
(4)	<b>Calibration***</b>	<b>All</b>	<b>0.9930</b>		

(3)/(2)

Premium Rate Demonstration		
	HIOS Plan Name	BlueChoice HMO Standard Silver \$4,000
(5)	Plan Adjusted Index Rate	\$505.34
(6)	Calibration	0.9930 (4)
(7)	Calibrated Rate	\$501.81 (5)*(6)
(8)	Age 40 Factor/Rounded Avg Age Factor = (0.975/1.053)	0.9259
(9)	<b>Age 40 Premium Rate</b>	<b>\$464.64 (7)*(8)</b>

\*Rating factors by cohort for the rating period are based on average factors for each cohort from the current year to date. Weights are based on expected distribution of member months.

\*\*The rating period average age is determined from the member weighted average factor. Specifically it is linearly interpolated using the two age factors on the curve surrounding the member weighted average factor.

\*\*\*Applied uniformly to all plans

## Exhibit 14 - Age Factors

Age	Factor
<=14	0.654
15	0.654
16	0.654
17	0.654
18	0.654
19	0.654
20	0.654
21	0.727
22	0.727
23	0.727
24	0.727
25	0.727
26	0.727
27	0.727
28	0.744
29	0.760
30	0.779
31	0.799
32	0.817
33	0.836
34	0.856
35	0.876
36	0.896
37	0.916
38	0.927
39	0.938
40	0.975
41	1.013
42	1.053
43	1.094
44	1.137
45	1.181
46	1.227
47	1.275
48	1.325
49	1.377
50	1.431
51	1.487
52	1.545
53	1.605
54	1.668
55	1.733
56	1.801
57	1.871
58	1.944
59	2.020
60	2.099
61	2.181
62	2.181
63	2.181
64+	2.181

Exhibit 15 - Induced Utilization Factors

CDH/Non-CDH	Projected Member Months	Relative to HSA/HRA	Relative to Average
HSA/HRA	141,617	1.0000	1.0000
Non-CDH	406,575	1.0000	1.0000
	<b>548,192</b>	<b>1.0000</b>	

Full HIOS Plan ID	Base HIOS Plan ID	Plan Name	Metal Level	Relative to Bronze	Projected Member Months	Relative to Average (Pool)	Relative to Average (CSR)
86052DC040000101	86052DC0400001	BlueChoice HMO Standard Silver \$4,000	SILVER	1.0300	12,022	0.9540	0.9595
86052DC040000102	86052DC0400001	BlueChoice HMO Standard Silver \$4,000 NAO	SILVER	1.0300	-	0.9540	0.9595
86052DC040000103	86052DC0400001	BlueChoice HMO Standard Silver \$4,000 NAL	SILVER	1.0300	-	0.9540	0.9595
86052DC040000104	86052DC0400001	BlueChoice HMO Standard Silver \$4,000 A	SILVER	1.0300	995	0.9540	0.9595
86052DC040000105	86052DC0400001	BlueChoice HMO Standard Silver \$4,000 B	SILVER	1.1500	232	1.0650	0.9595
86052DC040000106	86052DC0400001	BlueChoice HMO Standard Silver \$4,000 C	SILVER	1.1500	441	1.0650	0.9595
86052DC040000201	86052DC0400002	BlueChoice HMO Standard Gold \$500	GOLD	1.0800	3,415	1.0000	1.0000
86052DC040000202	86052DC0400002	BlueChoice HMO Standard Gold \$500 NAO	GOLD	1.0800	-	1.0000	1.0000
86052DC040000203	86052DC0400002	BlueChoice HMO Standard Gold \$500 NAL	GOLD	1.0800	-	1.0000	1.0000
86052DC040000401	86052DC0400004	BlueChoice HMO Young Adult \$8,550	CATASTROPHIC	1.0000	9,031	0.9260	0.9260
86052DC040000701	86052DC0400007	BlueChoice HMO Standard Bronze \$7,500	BRONZE	1.0000	8,009	0.9260	0.9260
86052DC040000702	86052DC0400007	BlueChoice HMO Standard Bronze \$7,500 NAO	BRONZE	1.0000	-	0.9260	0.9260
86052DC040000703	86052DC0400007	BlueChoice HMO Standard Bronze \$7,500 NAL	BRONZE	1.0000	-	0.9260	0.9260
86052DC040000801	86052DC0400008	BlueChoice HMO Standard Platinum \$0	PLATINUM	1.1500	1,832	1.0650	1.0650
86052DC040000802	86052DC0400008	BlueChoice HMO Standard Platinum \$0 NAO	PLATINUM	1.1500	-	1.0650	1.0650
86052DC040000803	86052DC0400008	BlueChoice HMO Standard Platinum \$0 NAL	PLATINUM	1.1500	-	1.0650	1.0650
86052DC040001001	86052DC0400010	BlueChoice HMO HSA Standard Bronze \$6,350	BRONZE	1.0000	16,264	0.9260	0.9260
86052DC040001002	86052DC0400010	BlueChoice HMO Standard Bronze \$6,350 NAO	BRONZE	1.0000	-	0.9260	0.9260
86052DC040001003	86052DC0400010	BlueChoice HMO Standard Bronze \$6,350 NAL	BRONZE	1.0000	-	0.9260	0.9260
86052DC040001101	86052DC0400011	BlueChoice HMO HSA Gold \$1,500	GOLD	1.0800	1,488	1.0000	1.0000
86052DC040001102	86052DC0400011	BlueChoice HMO Gold \$1,500 NAO	GOLD	1.0800	-	1.0000	1.0000
86052DC040001103	86052DC0400011	BlueChoice HMO Gold \$1,500 NAL	GOLD	1.0800	-	1.0000	1.0000

### Appendix - Network Factors

Network Type	Proposed Products Using This Network	Description
Lock In / Referral	BlueChoice HMO Referral	Referrals needed for Specialist Care, No Out of Network Coverage.
Open Access	BlueChoice HMO	No Referrals needed for Specialist, No Out of Network Coverage.
Open Access Opt-Out	BlueChoice Plus Opt-Out	No Referrals needed for Specialist, Out of Network Benefits pay up to In Network allowance, Member may be balance billed.
Open Access Plus	BlueChoice Plus	No Referrals needed, Out of Network allowances pay up to Regional Preferred Network (RPN) allowance.
Open Access Advantage	BlueChoice Advantage	No Referrals needed, Out of Network allowance pay up to RPN allowance, Out of Area BlueCard considered In Network for cost-sharing.

Network Type	Projected Member Months	Relative to Lock In / Referral	Relative to Average
Lock In / Referral	45,770	1.0000	0.9077
Open Access	160,788	1.0500	0.9531
Open Access Opt-Out	38,090	1.0599	0.9621
Open Access Plus	78,576	1.0699	0.9712
Open Access Advantage	224,968	1.1775	1.0688
<b>Total</b>	<b>548,192</b>	<b>1.1017</b>	

Factors are applied as plan level adjustments

**Appendix - Catastrophic Plans Adjustment**

**Step 1: Normalize Experience Period Catastrophic PMPM**

	<b>Catastrophic</b>	<b>Non-Catastrophic</b>	<b>Total (single risk pool)</b>
Member Months	7,648	45,378	53,026
Distiribution	14.4%	85.6%	
Completed Allowed	\$957,298	\$17,580,487	\$18,537,784
Allowed PMPM	\$125.17	\$387.42	\$349.60
Age Rating Factor	0.7424	1.1731	1.1110
Induced Demand Factor	1.0000	1.0298	1.0255
Actuarial Value	1.0000	1.0000	1.0000
<b>Net Factor</b>	<b>0.7424</b>	<b>1.2081</b>	<b>1.1409</b>
<b>Normalized Factor</b>	<b>1.5368</b>	<b>0.9444</b>	<b>1.0000</b>
<b>Normalized PMPM</b>	<b>\$192.36</b>	<b>\$365.88</b>	<b>\$349.60</b>

**Step 2: Apply Credibility to Normalized Catastrophic PMPM**

(1)	Normalized Catastrophic PMPM	\$192.36	
(2)	Member Months	7,648	
(3)	Full Credibility (Member Months)	24,000	
(4)	Credibility	56.5%	
(5)	Normalized Non-Catastrophic PMPM	\$365.88	
(6)	Morbidity Adjustment*	0.6254	(a)/(b)
(7)	Morbidity-Adjusted Non-Catastrophic PMPM	\$228.84	(5)*(6)
(8)	Credibility-Adjusted Catastrophic PMPM	\$208.25	(1)*(4)+(1 - (4))*(7)

**Step 3: Ratio of Credibility-Normalized Catastrophic PMPM vs. Single Risk Pool**

(9)	Normalized SRP PMPM	\$349.60	
(10)	<b>Catastrophic Factor</b>	<b>0.5957</b>	(8)/(9)

**Total ACA Individual Market Experience (201901-201912 Paid Through: 202002)**

<b>Metal Level</b>	<b>Member Months</b>	<b>Normalized Allowed PMPM</b>	
Catastrophic	94,160	\$167.46	(a)
Bronze	335,940	\$143.58	
Silver	456,933	\$301.03	
Gold	531,300	\$315.92	
Platinum	2,974	\$570.84	
<b>Non-Catastrophic Total</b>	<b>1,327,147</b>	<b>\$267.74</b>	(b)

\*The Morbidity Adjustment is the ratio of Catastrophic Normalized Allowed PMPM to the Non-Catastrophic Normalized Allowed PMPM for our total Individual ACA Market Experience.

**Appendix - Experience Period to Rating Period Plan Mappings**

Exp. Period		Current Period		Rating Period	
2019 Base HIOS Plan ID	2019 HIOS Plan Name	2020 Base HIOS Plan ID	2020 HIOS Plan Name	2021 Base HIOS Plan ID	2021 HIOS Plan Name
86052DC0400001	BlueChoice HMO Standard Silver \$3,500	86052DC0400001	BlueChoice HMO Standard Silver \$4,000	86052DC0400001	BlueChoice HMO Standard Silver \$4,000
86052DC0400002	BlueChoice HMO Standard Gold \$500	86052DC0400002	BlueChoice HMO Standard Gold \$500	86052DC0400002	BlueChoice HMO Standard Gold \$500
86052DC0400004	BlueChoice HMO Young Adult \$7,900	86052DC0400004	BlueChoice HMO Young Adult \$8,150	86052DC0400004	BlueChoice HMO Young Adult \$8,550
86052DC0400007	BlueChoice HMO Standard Bronze \$6,650	86052DC0400007	BlueChoice HMO Standard Bronze \$7,250	86052DC0400007	BlueChoice HMO Standard Bronze \$7,500
86052DC0400008	BlueChoice HMO Standard Platinum \$0	86052DC0400008	BlueChoice HMO Standard Platinum \$0	86052DC0400008	BlueChoice HMO Standard Platinum \$0
86052DC0400010	BlueChoice HMO HSA Standard Bronze \$6,200	86052DC0400010	BlueChoice HMO HSA Standard Bronze \$6,200	86052DC0400010	BlueChoice HMO HSA Standard Bronze \$6,350
86052DC0400011	BlueChoice HMO HSA Gold \$1,500	86052DC0400011	BlueChoice HMO HSA Gold \$1,500	86052DC0400011	BlueChoice HMO HSA Gold \$1,500

Appendix - Annual Rate Change Based on Mapping

Base Rate	Catastrophic/Avg Renewal	648	658	34.8%
Base Rate	Bronze Members/Avg Renewal	2,114	1,960	8.4%
Base Rate	Silver Members/Avg Renewal	1,230	1,125	14.9%
Base Rate	Gold Members/Avg Renewal	438	402	12.8%
Base Rate	Platinum Members/Avg Renewal	206	175	12.4%
Base Rate	<b>All Members/Avg Renewal</b>	<b>4,636</b>	<b>4,320</b>	<b>14.7%</b>
Base Rate	<b>Minimum Renewal</b>			<b>6.9%</b>
Base Rate	<b>Maximum Renewal</b>			<b>34.8%</b>

2020 HIOS Plan ID	2020 HIOS Plan Name	2020 Metal Level	2020 Marketplace Indicator	2021 HIOS Plan ID	2021 HIOS Plan Name	2021 Metal Level	2021 Marketplace Indicator	Current Month Member Count	Projected 2020 EOY Members	2020 Base Rate	2021 Base Rate	Annual Rate Change
86052DC0400001	BlueChoice HMO Standard Silver \$4,000	SILVER	On	86052DC0400001	BlueChoice HMO Standard Silver \$4,000	SILVER	On	1,230	1,125	\$414.75	\$476.56	14.9%
86052DC0400002	BlueChoice HMO Standard Gold \$500	GOLD	On	86052DC0400002	BlueChoice HMO Standard Gold \$500	GOLD	On	311	284	\$556.19	\$630.89	13.4%
86052DC0400004	BlueChoice HMO Young Adult \$8,150	CATASTROPHIC	On	86052DC0400004	BlueChoice HMO Young Adult \$8,550	CATASTROPHIC	On	648	658	\$167.53	\$225.86	34.8%
86052DC0400007	BlueChoice HMO Standard Bronze \$7,250	BRONZE	On	86052DC0400007	BlueChoice HMO Standard Bronze \$7,500	BRONZE	On	740	668	\$368.21	\$393.58	6.9%
86052DC0400008	BlueChoice HMO Standard Platinum \$0	PLATINUM	On	86052DC0400008	BlueChoice HMO Standard Platinum \$0	PLATINUM	On	206	175	\$657.74	\$739.32	12.4%
86052DC0400010	BlueChoice HMO HSA Standard Bronze \$6,200	BRONZE	On	86052DC0400010	BlueChoice HMO HSA Standard Bronze \$6,350	BRONZE	On	1,374	1,292	\$354.20	\$386.83	9.2%
86052DC0400011	BlueChoice HMO HSA Gold \$1,500	GOLD	On	86052DC0400011	BlueChoice HMO HSA Gold \$1,500	GOLD	On	127	118	\$506.11	\$563.75	11.4%

### Appendix - Maximum Rate Renewal

	2020	2021	% Change
Base Rate	\$167.53	\$225.86	34.8%
Age Factor	0.654	0.727	11.2%
Geographic Factor	1.000	1.000	0.0%
Tobacco Factor	1.000	1.000	0.0%
<b>Total</b>	<b>\$109.56</b>	<b>\$164.20</b>	<b>49.9%</b>

	BlueChoice HMO Young Adult	BlueChoice HMO Young Adult
Base Rate/Product(s)	\$8,150	\$8,550
Age Change	20	21
Geo Change*	N/A	N/A
Tobacco Change**	N/A	N/A

\*we did not geo rate

\*\*we did not tobacco rate

Appendix - Federal Required \$1.00 minimum for abortion

HIOS Plan ID	Plan Name	Exchange	Minimum Charge	Lowest Age Factor	Base Premium	Age Calibration	Plan Adjusted Index Rate	Admin	Catastrophic Factor	Network Factor	Non-EHB	Induced Utilization	Benefit	Market Adjusted Index Rate	Exchange User Fee	Risk Adjustment Fee	Reinsurance Factor	Index Rate	\$1 Check	Final Rate, above \$1.00
86052DC0400001	BlueChoice HMO Standard Silver \$4,000	On	\$1.00	0.6540	\$1.53	0.9430	\$1.62	1.2505	1.0000	0.9530	1.0000	0.9595	0.6627	\$2.14	1.0000	1.4390	1.0000	\$1.49	\$1.00	\$1.49
86052DC0400002	BlueChoice HMO Standard Gold \$500	On	\$1.00	0.6540	\$1.53	0.9430	\$1.62	1.2505	1.0000	0.9530	1.0000	1.0000	0.8424	\$1.61	1.0000	1.4390	1.0000	\$1.12	\$1.00	\$1.12
86052DC0400004	BlueChoice HMO Young Adult \$8,550	On	\$1.00	0.6540	\$1.53	0.9430	\$1.62	1.2505	0.5957	0.9530	1.0000	0.9260	0.5444	\$4.53	1.0000	1.4390	1.0000	\$3.15	\$1.00	\$3.15
86052DC0400007	BlueChoice HMO Standard Bronze \$7,500	On	\$1.00	0.6540	\$1.53	0.9430	\$1.62	1.2505	1.0000	0.9530	1.0000	0.9260	0.5667	\$2.59	1.0000	1.4390	1.0000	\$1.80	\$1.00	\$1.80
86052DC0400008	BlueChoice HMO Standard Platinum \$0	On	\$1.00	0.6540	\$1.53	0.9430	\$1.62	1.2505	1.0000	0.9530	1.0000	1.0650	0.9273	\$1.38	1.0000	1.4390	1.0000	\$0.96	\$1.00	\$0.96
86052DC0400010	BlueChoice HMO HSA Standard Bronze \$6,350	On	\$1.00	0.6540	\$1.53	0.9430	\$1.62	1.2505	1.0000	0.9530	1.0000	0.9260	0.5569	\$2.64	1.0000	1.4390	1.0000	\$1.83	\$1.00	\$1.83
86052DC0400011	BlueChoice HMO HSA Gold \$1,500	On	\$1.00	0.6540	\$1.53	0.9430	\$1.62	1.2505	1.0000	0.9530	1.0000	1.0000	0.7525	\$1.81	1.0000	1.4390	1.0000	\$1.26	\$1.00	\$1.26

## Appendix - Form Numbers

### Form Numbers Associated With This Filing:

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This list contains the applicable forms for the new products. Some of these are also used with other products, which may be open or closed to new sales. These forms are used with products that are both grandfathered and non-grandfathered.

The SERFF Tracking # for the corresponding form filing On Exchange is as follows:  
CFAP-132315932

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### ON-Exchange

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#### **BlueChoice HMO Standard Plans**

DC/CFBC/EXC/HMO/IEA (R. 1/20)  
DC/CFBC/DOL APPEAL (R. 1/17)  
DC/CFBC/EXC/HMO/DOCS (R. 1/20)  
DC/CFBC/EXC/2021 AMEND (1/21)  
DC/CFBC/EXC/HMO HSA STD/BRZ 6350 (1/21)  
DC/CFBC/EXC/HMO HSA/GOLD 1500 (1/21)  
DC/CFBC/EXC/HMO STD/BRZ 7500 (1/21)  
DC/CFBC/EXC/HMO STD/GOLD 500 (1/21)  
DC/CFBC/EXC/HMO STD/PLAT 0 (1/21)  
DC/CFBC/EXC/HMO STD/SIL 4000 (1/21)  
DC/CFBC/EXC/HMO STD/SIL 4000 A (1/21)  
DC/CFBC/EXC/HMO STD/SIL 4000 B (1/21)  
DC/CFBC/EXC/HMO STD/SIL 4000 C (1/21)  
DC/CFBC/EXC/HMO STD/NATAMER 0 (1/21)  
DC/CFBC/EXC/NATAMER (1/14)  
DC/CFBC/MEM/BLCRD (R. 6/18)  
DC/CFBC/CD/AUTH AMEND/HMO (1/20)  
DC/CFBC/PT PROTECT (9/10)

#### **BlueChoice HMO Young Adult**

DC/CFBC/EXC/HMO/IEA (R. 1/20)  
DC/CFBC/DOL APPEAL (R. 1/17)  
DC/CFBC/EXC/HMO/DOCS (R. 1/20)  
DC/CFBC/EXC/2021 AMEND (1/21)  
DC/CFBC/EXC/HMO/NATAMER SOB (1/21)  
DC/CFBC/EXC/HMO/ YA 8150 SOB (1/21)  
DC/CFBC/EXC/NATAMER (1/14)  
DC/CFBC/MEM/BLCRD (R. 6/18)  
DC/CFBC/CD/AUTH AMEND/HMO (1/20)  
DC/CFBC/PT PROTECT (9/10)

### Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Drug Rebates	Utilization Unit	Utilization
201701	41,362	Inpatient Hospital	\$3,379,110	\$0	Admits	192
201702	40,960	Inpatient Hospital	\$1,957,824	\$0	Admits	146
201703	40,733	Inpatient Hospital	\$3,122,527	\$0	Admits	150
201704	40,448	Inpatient Hospital	\$2,102,087	\$0	Admits	123
201705	40,383	Inpatient Hospital	\$2,150,429	\$0	Admits	126
201706	40,116	Inpatient Hospital	\$2,875,813	\$0	Admits	208
201707	39,855	Inpatient Hospital	\$2,485,303	\$0	Admits	190
201708	39,736	Inpatient Hospital	\$3,080,174	\$0	Admits	174
201709	39,764	Inpatient Hospital	\$2,629,768	\$0	Admits	174
201710	39,827	Inpatient Hospital	\$1,961,872	\$0	Admits	197
201711	39,597	Inpatient Hospital	\$1,603,888	\$0	Admits	125
201712	39,346	Inpatient Hospital	\$2,315,230	\$0	Admits	176
201801	39,818	Inpatient Hospital	\$2,750,031	\$0	Admits	218
201802	39,872	Inpatient Hospital	\$2,356,741	\$0	Admits	144
201803	39,866	Inpatient Hospital	\$2,474,155	\$0	Admits	142
201804	39,781	Inpatient Hospital	\$2,394,149	\$0	Admits	207
201805	39,765	Inpatient Hospital	\$2,554,159	\$0	Admits	177
201806	40,182	Inpatient Hospital	\$1,949,459	\$0	Admits	155
201807	40,386	Inpatient Hospital	\$3,454,067	\$0	Admits	193
201808	40,701	Inpatient Hospital	\$2,347,196	\$0	Admits	161
201809	40,326	Inpatient Hospital	\$2,391,917	\$0	Admits	165
201810	40,569	Inpatient Hospital	\$2,546,371	\$0	Admits	166
201811	40,509	Inpatient Hospital	\$3,457,092	\$0	Admits	180
201812	41,435	Inpatient Hospital	\$2,929,958	\$0	Admits	161
201901	42,431	Inpatient Hospital	\$2,627,013	\$0	Admits	169
201902	42,697	Inpatient Hospital	\$2,598,845	\$0	Admits	168
201903	42,785	Inpatient Hospital	\$2,909,116	\$0	Admits	168
201904	43,042	Inpatient Hospital	\$3,105,628	\$0	Admits	171
201905	43,059	Inpatient Hospital	\$3,521,767	\$0	Admits	174
201906	43,048	Inpatient Hospital	\$2,680,104	\$0	Admits	173
201907	43,084	Inpatient Hospital	\$2,936,345	\$0	Admits	177
201908	43,062	Inpatient Hospital	\$4,099,180	\$0	Admits	200
201909	43,164	Inpatient Hospital	\$3,454,488	\$0	Admits	170
201910	43,245	Inpatient Hospital	\$4,188,605	\$0	Admits	199
201911	43,257	Inpatient Hospital	\$2,474,920	\$0	Admits	171
201912	43,625	Inpatient Hospital	\$2,871,926	\$0	Admits	179
202001	44,512	Inpatient Hospital	\$3,030,488	\$0	Admits	207
202002	44,747	Inpatient Hospital	\$1,689,714	\$0	Admits	166

### Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Drug Rebates	Utilization Unit	Utilization
201701	41,362	Outpatient Hospital	\$2,251,095	\$0	Visits	2,256
201702	40,960	Outpatient Hospital	\$2,392,181	\$0	Visits	2,218
201703	40,733	Outpatient Hospital	\$2,790,679	\$0	Visits	2,467
201704	40,448	Outpatient Hospital	\$2,885,983	\$0	Visits	2,469
201705	40,383	Outpatient Hospital	\$2,888,750	\$0	Visits	2,533
201706	40,116	Outpatient Hospital	\$2,837,839	\$0	Visits	2,362
201707	39,855	Outpatient Hospital	\$2,489,283	\$0	Visits	2,222
201708	39,736	Outpatient Hospital	\$2,685,972	\$0	Visits	2,502
201709	39,764	Outpatient Hospital	\$2,263,336	\$0	Visits	2,219
201710	39,827	Outpatient Hospital	\$2,799,942	\$0	Visits	2,584
201711	39,597	Outpatient Hospital	\$2,567,209	\$0	Visits	2,474
201712	39,346	Outpatient Hospital	\$2,534,746	\$0	Visits	2,343
201801	39,818	Outpatient Hospital	\$2,818,330	\$0	Visits	2,673
201802	39,872	Outpatient Hospital	\$2,537,132	\$0	Visits	2,384
201803	39,866	Outpatient Hospital	\$2,895,658	\$0	Visits	2,517
201804	39,781	Outpatient Hospital	\$2,835,086	\$0	Visits	2,496
201805	39,765	Outpatient Hospital	\$2,652,108	\$0	Visits	2,569
201806	40,182	Outpatient Hospital	\$2,825,780	\$0	Visits	2,560
201807	40,386	Outpatient Hospital	\$2,698,509	\$0	Visits	2,481
201808	40,701	Outpatient Hospital	\$2,771,858	\$0	Visits	2,492
201809	40,326	Outpatient Hospital	\$2,417,906	\$0	Visits	2,349
201810	40,569	Outpatient Hospital	\$3,433,638	\$0	Visits	2,757
201811	40,509	Outpatient Hospital	\$2,919,440	\$0	Visits	2,548
201812	41,435	Outpatient Hospital	\$3,201,899	\$0	Visits	2,618
201901	42,431	Outpatient Hospital	\$3,449,304	\$0	Visits	2,788
201902	42,697	Outpatient Hospital	\$3,011,285	\$0	Visits	2,468
201903	42,785	Outpatient Hospital	\$3,007,389	\$0	Visits	2,845
201904	43,042	Outpatient Hospital	\$3,640,710	\$0	Visits	2,997
201905	43,059	Outpatient Hospital	\$3,208,202	\$0	Visits	2,887
201906	43,048	Outpatient Hospital	\$2,806,023	\$0	Visits	2,614
201907	43,084	Outpatient Hospital	\$3,052,206	\$0	Visits	2,646
201908	43,062	Outpatient Hospital	\$3,180,819	\$0	Visits	2,695
201909	43,164	Outpatient Hospital	\$2,948,761	\$0	Visits	2,531
201910	43,245	Outpatient Hospital	\$3,489,682	\$0	Visits	2,903
201911	43,257	Outpatient Hospital	\$3,225,797	\$0	Visits	2,308
201912	43,625	Outpatient Hospital	\$3,794,972	\$0	Visits	2,296
202001	44,512	Outpatient Hospital	\$3,546,468	\$0	Visits	2,387
202002	44,747	Outpatient Hospital	\$3,553,616	\$0	Visits	2,415

### Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Drug Rebates	Utilization Unit	Utilization
201701	41,362	Professional	\$4,826,882	\$0	Visits	33,948
201702	40,960	Professional	\$4,551,275	\$0	Visits	31,409
201703	40,733	Professional	\$5,074,593	\$0	Visits	35,465
201704	40,448	Professional	\$4,489,118	\$0	Visits	30,900
201705	40,383	Professional	\$5,001,252	\$0	Visits	34,238
201706	40,116	Professional	\$4,971,347	\$0	Visits	33,554
201707	39,855	Professional	\$4,604,657	\$0	Visits	30,793
201708	39,736	Professional	\$5,148,392	\$0	Visits	34,362
201709	39,764	Professional	\$4,949,000	\$0	Visits	32,726
201710	39,827	Professional	\$5,287,700	\$0	Visits	36,381
201711	39,597	Professional	\$4,960,203	\$0	Visits	33,557
201712	39,346	Professional	\$4,663,350	\$0	Visits	29,956
201801	39,818	Professional	\$5,734,166	\$0	Visits	37,866
201802	39,872	Professional	\$4,967,781	\$0	Visits	33,026
201803	39,866	Professional	\$5,312,106	\$0	Visits	34,652
201804	39,781	Professional	\$5,137,872	\$0	Visits	34,232
201805	39,765	Professional	\$5,386,335	\$0	Visits	35,428
201806	40,182	Professional	\$5,481,222	\$0	Visits	34,093
201807	40,386	Professional	\$5,190,331	\$0	Visits	33,621
201808	40,701	Professional	\$5,619,722	\$0	Visits	36,496
201809	40,326	Professional	\$4,935,905	\$0	Visits	33,516
201810	40,569	Professional	\$6,094,149	\$0	Visits	41,947
201811	40,509	Professional	\$5,523,901	\$0	Visits	36,630
201812	41,435	Professional	\$5,270,946	\$0	Visits	33,206
201901	42,431	Professional	\$6,520,354	\$0	Visits	42,036
201902	42,697	Professional	\$5,554,055	\$0	Visits	36,084
201903	42,785	Professional	\$6,035,738	\$0	Visits	40,240
201904	43,042	Professional	\$6,116,320	\$0	Visits	40,029
201905	43,059	Professional	\$6,075,699	\$0	Visits	40,911
201906	43,048	Professional	\$5,721,414	\$0	Visits	37,083
201907	43,084	Professional	\$6,073,011	\$0	Visits	39,278
201908	43,062	Professional	\$6,212,020	\$0	Visits	40,186
201909	43,164	Professional	\$6,014,787	\$0	Visits	39,798
201910	43,245	Professional	\$7,104,602	\$0	Visits	47,105
201911	43,257	Professional	\$6,066,847	\$0	Visits	40,457
201912	43,625	Professional	\$6,137,813	\$0	Visits	39,117
202001	44,512	Professional	\$7,493,350	\$0	Visits	49,447
202002	44,747	Professional	\$8,266,009	\$0	Visits	57,685

### Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Drug Rebates	Utilization Unit	Utilization
201701	41,362	Other Medical	\$624,624	\$0	Services	3,090
201702	40,960	Other Medical	\$797,776	\$0	Services	3,245
201703	40,733	Other Medical	\$818,558	\$0	Services	3,439
201704	40,448	Other Medical	\$736,674	\$0	Services	3,381
201705	40,383	Other Medical	\$751,056	\$0	Services	3,316
201706	40,116	Other Medical	\$753,372	\$0	Services	3,453
201707	39,855	Other Medical	\$761,253	\$0	Services	3,168
201708	39,736	Other Medical	\$827,314	\$0	Services	4,337
201709	39,764	Other Medical	\$754,243	\$0	Services	3,488
201710	39,827	Other Medical	\$890,503	\$0	Services	4,003
201711	39,597	Other Medical	\$814,276	\$0	Services	3,852
201712	39,346	Other Medical	\$811,467	\$0	Services	4,019
201801	39,818	Other Medical	\$915,318	\$0	Services	3,923
201802	39,872	Other Medical	\$811,579	\$0	Services	3,782
201803	39,866	Other Medical	\$970,187	\$0	Services	4,250
201804	39,781	Other Medical	\$880,963	\$0	Services	4,227
201805	39,765	Other Medical	\$930,072	\$0	Services	4,047
201806	40,182	Other Medical	\$1,010,907	\$0	Services	4,296
201807	40,386	Other Medical	\$979,123	\$0	Services	4,153
201808	40,701	Other Medical	\$1,089,253	\$0	Services	4,703
201809	40,326	Other Medical	\$1,091,451	\$0	Services	3,910
201810	40,569	Other Medical	\$1,130,175	\$0	Services	4,645
201811	40,509	Other Medical	\$1,121,238	\$0	Services	4,346
201812	41,435	Other Medical	\$915,933	\$0	Services	4,063
201901	42,431	Other Medical	\$1,119,831	\$0	Services	4,610
201902	42,697	Other Medical	\$1,034,659	\$0	Services	3,912
201903	42,785	Other Medical	\$1,241,248	\$0	Services	4,386
201904	43,042	Other Medical	\$1,199,516	\$0	Services	4,977
201905	43,059	Other Medical	\$1,202,329	\$0	Services	4,735
201906	43,048	Other Medical	\$1,010,071	\$0	Services	4,483
201907	43,084	Other Medical	\$1,072,535	\$0	Services	4,610
201908	43,062	Other Medical	\$1,133,261	\$0	Services	5,027
201909	43,164	Other Medical	\$954,947	\$0	Services	3,921
201910	43,245	Other Medical	\$1,154,900	\$0	Services	4,226
201911	43,257	Other Medical	\$998,000	\$0	Services	2,720
201912	43,625	Other Medical	\$992,354	\$0	Services	2,715
202001	44,512	Other Medical	\$1,129,593	\$0	Services	3,127
202002	44,747	Other Medical	\$1,054,169	\$0	Services	3,213

### Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Drug Rebates	Utilization Unit	Utilization
201701	41,362	Prescription Drug	\$3,880,817	\$544,362	Scripts	26,529
201702	40,960	Prescription Drug	\$3,913,363	\$538,881	Scripts	24,826
201703	40,733	Prescription Drug	\$4,539,610	\$640,350	Scripts	27,570
201704	40,448	Prescription Drug	\$3,908,953	\$572,922	Scripts	25,102
201705	40,383	Prescription Drug	\$4,523,876	\$647,757	Scripts	26,921
201706	40,116	Prescription Drug	\$4,601,332	\$648,316	Scripts	25,821
201707	39,855	Prescription Drug	\$4,124,620	\$616,667	Scripts	24,758
201708	39,736	Prescription Drug	\$4,522,143	\$684,780	Scripts	25,984
201709	39,764	Prescription Drug	\$4,250,547	\$626,875	Scripts	24,349
201710	39,827	Prescription Drug	\$4,408,601	\$634,591	Scripts	26,172
201711	39,597	Prescription Drug	\$4,265,662	\$629,605	Scripts	25,824
201712	39,346	Prescription Drug	\$4,294,695	\$563,848	Scripts	25,628
201801	39,818	Prescription Drug	\$4,584,525	\$713,654	Scripts	27,329
201802	39,872	Prescription Drug	\$4,282,075	\$686,544	Scripts	24,443
201803	39,866	Prescription Drug	\$4,634,012	\$753,239	Scripts	26,299
201804	39,781	Prescription Drug	\$4,379,889	\$707,161	Scripts	25,576
201805	39,765	Prescription Drug	\$4,897,018	\$754,765	Scripts	26,533
201806	40,182	Prescription Drug	\$4,803,608	\$727,349	Scripts	25,875
201807	40,386	Prescription Drug	\$4,646,622	\$708,734	Scripts	25,654
201808	40,701	Prescription Drug	\$4,888,099	\$727,141	Scripts	26,607
201809	40,326	Prescription Drug	\$4,138,822	\$650,891	Scripts	24,095
201810	40,569	Prescription Drug	\$4,779,032	\$673,635	Scripts	27,454
201811	40,509	Prescription Drug	\$4,605,551	\$638,759	Scripts	26,112
201812	41,435	Prescription Drug	\$4,479,552	\$579,837	Scripts	26,532
201901	42,431	Prescription Drug	\$4,843,018	\$783,537	Scripts	28,064
201902	42,697	Prescription Drug	\$4,309,418	\$737,858	Scripts	25,334
201903	42,785	Prescription Drug	\$4,768,363	\$842,611	Scripts	27,886
201904	43,042	Prescription Drug	\$4,982,648	\$869,575	Scripts	27,942
201905	43,059	Prescription Drug	\$5,020,554	\$869,034	Scripts	28,466
201906	43,048	Prescription Drug	\$4,583,561	\$833,360	Scripts	26,246
201907	43,084	Prescription Drug	\$5,189,206	\$934,706	Scripts	27,669
201908	43,062	Prescription Drug	\$4,926,052	\$917,606	Scripts	27,319
201909	43,164	Prescription Drug	\$4,868,399	\$886,189	Scripts	25,988
201910	43,245	Prescription Drug	\$5,171,394	\$974,224	Scripts	28,113
201911	43,257	Prescription Drug	\$4,606,575	\$908,976	Scripts	26,570
201912	43,625	Prescription Drug	\$5,356,273	\$968,522	Scripts	28,720
202001	44,512	Prescription Drug	\$4,842,264	\$896,322	Scripts	29,771
202002	44,747	Prescription Drug	\$5,045,219	\$961,827	Scripts	29,167

### Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Drug Rebates	Utilization Unit	Utilization
201701	41,362	Capitations	\$52,854	\$0	Benefit Period	41,362
201702	40,960	Capitations	\$51,779	\$0	Benefit Period	40,960
201703	40,733	Capitations	\$51,213	\$0	Benefit Period	40,733
201704	40,448	Capitations	\$50,462	\$0	Benefit Period	40,448
201705	40,383	Capitations	\$50,023	\$0	Benefit Period	40,383
201706	40,116	Capitations	\$49,428	\$0	Benefit Period	40,116
201707	39,855	Capitations	\$48,824	\$0	Benefit Period	39,855
201708	39,736	Capitations	\$48,452	\$0	Benefit Period	39,736
201709	39,764	Capitations	\$48,180	\$0	Benefit Period	39,764
201710	39,827	Capitations	\$47,916	\$0	Benefit Period	39,827
201711	39,597	Capitations	\$47,366	\$0	Benefit Period	39,597
201712	39,346	Capitations	\$46,776	\$0	Benefit Period	39,346
201801	39,818	Capitations	\$32,396	\$0	Benefit Period	39,818
201802	39,872	Capitations	\$32,239	\$0	Benefit Period	39,872
201803	39,866	Capitations	\$32,198	\$0	Benefit Period	39,866
201804	39,781	Capitations	\$31,908	\$0	Benefit Period	39,781
201805	39,765	Capitations	\$31,536	\$0	Benefit Period	39,765
201806	40,182	Capitations	\$31,642	\$0	Benefit Period	40,182
201807	40,386	Capitations	\$31,643	\$0	Benefit Period	40,386
201808	40,701	Capitations	\$31,709	\$0	Benefit Period	40,701
201809	40,326	Capitations	\$31,178	\$0	Benefit Period	40,326
201810	40,569	Capitations	\$31,079	\$0	Benefit Period	40,569
201811	40,509	Capitations	\$30,722	\$0	Benefit Period	40,509
201812	41,435	Capitations	\$31,011	\$0	Benefit Period	41,435
201901	42,431	Capitations	\$42,767	\$0	Benefit Period	42,431
201902	42,697	Capitations	\$42,879	\$0	Benefit Period	42,697
201903	42,785	Capitations	\$43,040	\$0	Benefit Period	42,785
201904	43,042	Capitations	\$43,218	\$0	Benefit Period	43,042
201905	43,059	Capitations	\$42,972	\$0	Benefit Period	43,059
201906	43,048	Capitations	\$42,785	\$0	Benefit Period	43,048
201907	43,084	Capitations	\$42,697	\$0	Benefit Period	43,084
201908	43,062	Capitations	\$42,639	\$0	Benefit Period	43,062
201909	43,164	Capitations	\$42,686	\$0	Benefit Period	43,164
201910	43,245	Capitations	\$42,589	\$0	Benefit Period	43,245
201911	43,257	Capitations	\$42,386	\$0	Benefit Period	43,257
201912	43,625	Capitations	\$42,493	\$0	Benefit Period	43,625
202001	44,512	Capitations	\$45,100	\$0	Benefit Period	44,512
202002	44,747	Capitations	\$45,260	\$0	Benefit Period	44,747

**Appendix - Total Experience**

Month	Members	Contracts	Ultimate Allowed	Drug Rebates	Post-Rx Rebate Ultimate Allowed	Ultimate Incurred	Premium	Loss Ratio
201701	41,362	26,983	\$15,015,381	\$544,362	\$14,471,019	\$11,922,369	\$16,519,566	72.2%
201702	40,960	26,681	\$13,664,198	\$538,881	\$13,125,318	\$10,898,369	\$16,372,725	66.6%
201703	40,733	26,498	\$16,397,179	\$640,350	\$15,756,829	\$13,349,594	\$16,322,073	81.8%
201704	40,448	26,275	\$14,173,277	\$572,922	\$13,600,355	\$11,591,064	\$16,280,205	71.2%
201705	40,383	26,205	\$15,365,385	\$647,757	\$14,717,628	\$12,579,471	\$16,255,294	77.4%
201706	40,116	25,975	\$16,089,132	\$648,316	\$15,440,815	\$13,347,958	\$16,224,814	82.3%
201707	39,855	25,733	\$14,513,940	\$616,667	\$13,897,272	\$11,939,431	\$16,165,747	73.9%
201708	39,736	25,607	\$16,312,448	\$684,780	\$15,627,668	\$13,567,702	\$16,160,501	84.0%
201709	39,764	25,542	\$14,895,073	\$626,875	\$14,268,198	\$12,379,434	\$16,204,812	76.4%
201710	39,827	25,549	\$15,396,533	\$634,591	\$14,761,942	\$12,683,836	\$16,267,833	78.0%
201711	39,597	25,409	\$14,258,604	\$629,605	\$13,629,000	\$11,609,756	\$16,234,123	71.5%
201712	39,346	25,177	\$14,666,263	\$563,848	\$14,102,415	\$11,869,304	\$16,394,061	72.4%
201801	39,818	25,624	\$16,834,766	\$713,654	\$16,121,112	\$13,215,218	\$16,839,433	78.5%
201802	39,872	25,653	\$14,987,547	\$686,544	\$14,301,003	\$11,915,653	\$17,129,525	69.6%
201803	39,866	25,659	\$16,318,316	\$753,239	\$15,565,077	\$13,230,799	\$17,123,092	77.3%
201804	39,781	25,616	\$15,659,866	\$707,161	\$14,952,705	\$12,676,409	\$17,153,206	73.9%
201805	39,765	25,544	\$16,451,229	\$754,765	\$15,696,463	\$13,429,117	\$17,178,140	78.2%
201806	40,182	25,708	\$16,102,617	\$727,349	\$15,375,268	\$13,183,997	\$17,489,965	75.4%
201807	40,386	25,747	\$17,000,295	\$708,734	\$16,291,561	\$14,161,696	\$17,616,363	80.4%
201808	40,701	25,903	\$16,747,836	\$727,141	\$16,020,695	\$13,792,009	\$17,730,037	77.8%
201809	40,326	25,672	\$15,007,179	\$650,891	\$14,356,288	\$12,300,393	\$17,641,115	69.7%
201810	40,569	25,807	\$18,014,445	\$673,635	\$17,340,810	\$14,988,296	\$17,769,549	84.3%
201811	40,509	25,772	\$17,657,945	\$638,759	\$17,019,185	\$14,795,823	\$17,900,267	82.7%
201812	41,435	26,200	\$16,829,299	\$579,837	\$16,249,462	\$13,815,592	\$18,369,479	75.2%
201901	42,431	27,057	\$18,602,287	\$783,537	\$17,818,749	\$14,713,784	\$19,087,752	77.1%
201902	42,697	27,248	\$16,551,142	\$737,858	\$15,813,283	\$13,288,428	\$19,197,023	69.2%
201903	42,785	27,336	\$18,004,894	\$842,611	\$17,162,283	\$14,538,138	\$19,246,459	75.5%
201904	43,042	27,499	\$19,088,040	\$869,575	\$18,218,465	\$15,691,230	\$19,418,544	80.8%
201905	43,059	27,487	\$19,071,523	\$869,034	\$18,202,488	\$15,684,861	\$19,394,365	80.9%
201906	43,048	27,412	\$16,843,957	\$833,360	\$16,010,597	\$13,711,704	\$19,537,201	70.2%
201907	43,084	27,405	\$18,366,000	\$934,706	\$17,431,294	\$14,957,750	\$19,539,425	76.6%
201908	43,062	27,415	\$19,593,972	\$917,606	\$18,676,366	\$16,291,690	\$19,621,807	83.0%
201909	43,164	27,441	\$18,284,067	\$886,189	\$17,397,879	\$15,139,394	\$19,696,813	76.9%
201910	43,245	27,477	\$21,151,773	\$974,224	\$20,177,549	\$17,656,567	\$19,800,976	89.2%
201911	43,257	27,468	\$17,414,524	\$908,976	\$16,505,548	\$14,223,502	\$19,904,511	71.5%
201912	43,625	27,621	\$19,195,832	\$968,522	\$18,227,310	\$15,414,249	\$20,452,124	75.4%
202001	44,512	28,404	\$20,087,264	\$896,322	\$19,190,943	\$15,586,945	\$21,267,867	73.3%
202002	44,747	28,555	\$19,653,988	\$961,827	\$18,692,161	\$15,026,970	\$21,386,776	70.3%

**DC BlueChoice Small Group & Individual Combined (Individual)**  
**Exhibit 1 - Market Adjusted Index Rate Summary**

		2021	2020	% Change
(1)	Base Period Total Allowed	\$409.76	\$390.36	5.0%
(2)	Base Period Non-EHB PMPM	\$0.29	\$0.34	-14.4%
(3)	Experience Period Index Rate	\$409.47	\$390.02	5.0%
(4)	Change in Morbidity	0.9927	1.0057	-1.3%
(5)	Additional Population Adjustment	1.0000	1.0000	0.0%
(6)	Induced Demand	0.9988	1.0036	-0.5%
(7)	Projection Period Utilization and Network Adjustment	1.0000	1.0000	0.0%
(8)	Demographic Adjustment	1.0096	0.9923	1.7%
(9)	Area Adjustment	1.0000	1.0000	0.0%
(10)	Additional "Other" Adjustments	1.0007	1.0001	0.1%
(11)	Annualized Trend	6.0%	7.0%	
(12)	Months of Trend	24	24.0	
(13)	Unit cost & Utilization/1,000 Trend Factor	1.1237	1.1449	-1.9%
(14)	Projection Period Index Rate	\$460.93	\$447.25	3.1%
(15)	Risk Adjustment Program	1.4390	1.2676	13.5%
(16)	Federal Exchange User Fee	1.0000	1.0000	0.0%
(17)	Market Adjusted Index Rate	\$663.25	\$566.95	17.0%
	Without Risk Adjustment	\$460.93	\$447.25	3.1%
	Base Rate Change	14.7%	7.4%	

2021 DC Individual BlueChoice  
Plan Adjusted Index Rate Changes

Index	HIOS Plan ID	Plan Name	Type	Metallic Tier	On/Off	12/2019 Projected Members	Market Adjusted Index Rate			Benefits			Network			Induced Utilization			HSA Factor			Non-EHB			Catastrophic Adjustment			Admin			Age Calibration			Total Change					
							2021	2020	Change	2021	2020	Change	2021	2020	Change	2021	2020	Change	2021	2020	Change	2021	2020	Change	2021	2020	Change	2021	2020	Change	2021	2020	Change	2021	2020	Change	2021	2020	Change
							1	86052DC0400001	BlueChoice HMO Standard Silver \$4,000	HMO	SILVER	On	1,125	\$663.25	\$566.95	16.99%	0.663	0.639	3.76%	0.953	0.954	-0.10%	0.959	0.953	0.72%	1.000	1.000	0.00%	1.006	1.006	-0.05%	1.000	1.000	0.00%	1.250	1.304	-4.11%	0.943	0.961
2	86052DC0400002	BlueChoice HMO Standard Gold \$500	HMO	GOLD	On	284	\$663.25	\$566.95	16.99%	0.842	0.822	2.53%	0.953	0.954	-0.10%	1.000	0.994	0.60%	1.000	1.000	0.00%	1.005	1.005	-0.04%	1.000	1.000	0.00%	1.250	1.304	-4.11%	0.943	0.961	-1.83%	\$630.89	\$556.19	13.43%			
3	86052DC0400004	BlueChoice HMO Young Adult \$8,550	HMO	CATASTROPHIC	On	658	\$663.25	\$566.95	16.99%	0.544	0.542	0.35%	0.953	0.954	-0.10%	0.926	0.921	0.54%	1.000	1.000	0.00%	1.009	1.012	-0.24%	0.596	0.489	21.77%	1.250	1.304	-4.11%	0.943	0.961	-1.83%	\$225.86	\$167.53	34.82%			
4	86052DC0400007	BlueChoice HMO Standard Bronze \$7,500	HMO	BRONZE	On	668	\$663.25	\$566.95	16.99%	0.567	0.586	-3.33%	0.953	0.954	-0.10%	0.926	0.921	0.54%	1.000	1.000	0.00%	1.006	1.007	-0.03%	1.000	1.000	0.00%	1.250	1.304	-4.11%	0.943	0.961	-1.83%	\$393.58	\$368.21	6.89%			
5	86052DC0400008	BlueChoice HMO Standard Platinum \$0	HMO	PLATINUM	On	175	\$663.25	\$566.95	16.99%	0.927	0.912	1.63%	0.953	0.954	-0.10%	1.065	1.059	0.57%	1.000	1.000	0.00%	1.004	1.005	-0.03%	1.000	1.000	0.00%	1.250	1.304	-4.11%	0.943	0.961	-1.83%	\$739.32	\$657.74	12.40%			
6	86052DC0400010	BlueChoice HMO HSA Standard Bronze \$6,350	HMO	BRONZE	On	1,292	\$663.25	\$566.95	16.99%	0.557	0.564	-1.22%	0.953	0.954	-0.10%	0.926	0.921	0.54%	1.000	1.000	0.00%	1.006	1.007	-0.04%	1.000	1.000	0.00%	1.250	1.304	-4.11%	0.943	0.961	-1.83%	\$386.83	\$354.20	9.21%			
7	86052DC0400011	BlueChoice HMO HSA Gold \$1,500	HMO	GOLD	On	118	\$663.25	\$566.95	16.99%	0.753	0.747	0.68%	0.953	0.954	-0.10%	1.000	0.994	0.60%	1.000	1.000	0.00%	1.005	1.005	-0.04%	1.000	1.000	0.00%	1.250	1.304	-4.11%	0.943	0.961	-1.83%	\$563.75	\$506.11	11.39%			
						4,320	\$663.25	\$566.95	16.99%	0.623	0.620	0.40%	0.953	0.954	-0.10%	0.947	0.942	0.60%	1.00	1.00	0.00%	1.006	1.007	-0.07%	0.938	0.922	3.32%	1.250	1.304	-4.11%	0.943	0.961	-1.83%	\$421.88	\$373.43	14.7%			

Key Drivers:

- 1.) Deterioration in the base period experience of the combined pool
- 2.) Trend (6.0% assumed annual trend)
- 3.) Elimination of the health insurer fee
- 4.) Higher projected risk adjustment factor
- 5.) Higher projected cost for the Catastrophic plan

# CareFirst BlueCross BlueShield

## Part III Actuarial Memorandum

### 4.1 Redacted Actuarial Memorandum

CareFirst is making no redactions so both Actuarial Memorandum submissions are the same.

### 4.2 General Information Section

#### Company Identifying Information:

- **Company Legal Name:** CareFirst BlueChoice, Inc. (CFBC) - NAIC # 96202
- **State:** District of Columbia
- **HIOS Issuer ID:** 86052
- **Market:** Individual, Non-Medigap (On Exchange)
- **Effective Date:** 1/1/21 – 12/31/21
- **Company Filing Number:** 2435
- **SERFF Filing Number:** CFAP-132315932

#### Company Contact Information:

- **Primary Contact Name:** Mr. Cory Bream, ASA, MAAA
- **Primary Contact Telephone Number:** 410-998-5308
- **Primary Contact E-Mail Address:** Cory.Bream@CareFirst.com

### 4.3 Proposed Rate Changes (Individual market)

Base rates are changing 14.7% on average. The range is 6.9% to 34.8%. This filing applies to all new and renewing, in-force business in the guaranteed renewable, non-grandfathered, ACA, metaled benefit plans. The number of policyholders affected by this rate change is 3,642.

#### Reason for Rate Change(s):

The main drivers supporting the rate change are 1) increase in the base period experience of the combined pool, 2) trend, 3) elimination of the health insurer fee, 4) higher projected risk adjustment factor, and 5) higher projected cost for the Catastrophic plan.

For our initial submission, we have not adjusted 2021 rates to reflect potential impacts of the COVID-19 pandemic. As of today, we are still in the early stages of this event and it is unclear how the emerging experience will impact rates either positively or negatively. We intend to update assumptions as appropriate as experience emerges during the review process. Possible considerations that could move rates either way include, but are not limited to:

- Impacts on 2021 trend due to deferred care
- Impacts on trend or future deferred care due to potential COVID resurgence in the fall of 2020
- Positive or negative impacts on the risk pool due to economic impact on groups and individual members
- Positive or negative impacts on the single risk pool due to special enrollment periods
- Changes to practice patterns such as a permanent increase in the utilization of telemedicine
- Impact on morbidity or mortality due to postponement of chronic care management
- Segment shifts from Group to Individual to Medicaid

### 4.4 Market Experience (Combined Individual/Small Group market)

Our SRP reflects all covered lives for every non-grandfathered product in our market per 45 CFR Part § 156.80 (d).

#### 4.4.1 Experience and Current Period Premium, Claims, and Enrollment

The incurred period is 1/1/19 through 12/31/19, as required.

**Paid Through Date:** 2/29/20

**Current Date:** 2/29/20

**Premiums (prior to MLR rebates) in Experience Period:** \$234,897,002

**Experience Period Member Months:** 516,499

**Current Date Members:** 44,742

#### **Allowed and Incurred Claims Incurred During the Experience Period**

##### **Allowed Claims**

- **Processed through issuer's claim system:** \$211,641,810
- **Processed outside issuer's claim system:** \$0
- **IBNR:** \$1,775,960

##### **Incurred Claims**

- **Processed through issuer's claim system:** \$181,311,295
- **Processed outside issuer's claim system:** \$0
- **IBNR:** \$1,509,567

#### **Method used for determining Allowed Claims**

The allowed claims come directly from our claim records and account for capitations by applying contracted PMPM amounts directly to enrollment from the experience period. Drug rebates from the experience period are also included.

#### **Support for IBNR estimates**

Our estimates of IBNR paid claims were derived using a "chain and ladder" model based on the most recent 36 months to derive the completion factor and IBNR for each incurred month. Estimates of IBNR allowed claims were derived using the same completion factors as those estimated based on paid claims.

#### **4.4.2 Benefit Categories**

Inpatient (hospital), outpatient (hospital), professional, other medical (non-capitated ambulance, home health care, durable medical equipment, prosthetics, supplies, vision exams, pediatric dental services and other), prescription drug & capitations.

#### **4.4.3 Projection Factors**

##### *4.4.3.1 Trend Factors*

##### **Trend Factors (Cost/Utilization):**

Exhibit 8 in the Memorandum contains our selected annual utilization and unit cost trends by service category. Unit cost and utilization trends were set by service category to produce the overall anticipated trend of 6.0%, which is a decrease compared to the 7.0% trend assumed in our prior filing. Current observed medical trends as of 201912 are 7.3%, down from 10.0% in 201812. Current observed drug trends are -0.5% as of 201912, down from 7.3% in 201812.

We note that the current drug observed trend as of 201912 is artificially depressed due to a structural formulary change effective 201801. The adjusted observed drug trend as of 201912 is 1.4%. The adjusted aggregate medical and drug trend is 5.7%.

When normalized for induced demand, network, and demographics, the composite 5.7% observed trend decreases to 5.6% compared to 6.9% in 201812.

#### *4.4.3.2 Adjustments to Trended EHB Allowed Claims PMPM*

##### **Morbidity Adjustment:**

Exhibit 4 in our memorandum contains support for this adjustment. To measure the projected morbidity of our population, we split our projected population into cohorts defined by metal tier and membership type. Membership type is defined as new member, existing member, or transfer from other lines of business. Consistent with the rules in the 2021 Unified Rate Review Instructions, we began our morbidity projection by normalizing allowed claims for each of the cohorts outlined above for projected changes in age, gender, network and induced utilization.

We have not reflected any morbidity adjustments to the base period normalized allowed PMPMs by metal tier for the existing and transfer membership types. Exhibit 4 demonstrates how these PMPMs are unchanged from the current year YTD to remainder of current year. For the new membership type we have assumed a claims PMPM by metal equal to that of the existing members.

The resulting morbidity calculation is completed in steps split by year:

- Once the remainder of current year (2020) is completed, the membership and claims by metal are combined to derive a total estimate for the year.
- This result carries over to the rating year (2021) as the metal specific normalized PMPMs for the existing members.
- The assumed claims PMPMs by metal for the new members are again assumed to equal those for the existing members.
- Transfer members PMPMs are treated separately and reflect base period amounts projected forward. Our projection factor for these members is 1.000.
- Once these PMPMs are set, the final morbidity calculation is driven by the projected member months at these levels.

The total morbidity change from 2019 to 2021 is expected to be -0.7%, which is the factor used in Exhibit 1 in the calculation of the market adjustment index rate.

##### **Demographic Shift:**

Exhibit 6 in the Memorandum contains support for our adjustment due to the anticipated change in the average age of this population between the experience and projection periods. Our methodology measures the change in average demographic factor between the base and rating periods. The demographic factors used are from an internal age/gender curve with an approximate 4.5:1 ratio (age 64+ to age 21 factors). Factors for both time periods are weighted using member months and the ratio of the two is applied as our market level adjustment.

##### **Plan Design Changes:**

Exhibit 5 in the Memorandum details our support for this adjustment to account for anticipated changes in the average utilization of services due to differences in average cost sharing requirements between the experience and projection periods. Our methodology measures the change in the average induced utilization factor between the base and rating periods. The factors used are the metal level factors from the federal risk adjustment program. Once the average internal pricing AV, weighted by member months, is determined for both the experience and rating periods the linearly interpolated factor is determined. The ratio of these two factors is applied as our market level adjustment.

##### **Other Adjustments:**

Exhibit 7 in the Memorandum details our support for these adjustments. We are proposing additional other adjustments for changes to our capitation fees and drug rebates.

#### 4.4.3.3 Manual Rate Adjustments

Not applicable, as experience was determined to be fully credible.

#### 4.4.3.4 Credibility of Experience

Exhibit 2 in the Memorandum contains a summary of our base period experience, including member months. We have assigned full credibility to this experience.

#### 4.4.3.5 Establishing the Index Rate

The experience period index rate for this filing is \$409.47 and the projection period index rate is \$460.93. Both rates and the adjustments made to develop the projected amount from the experience period amount can be found on Exhibit 1 of the Memorandum. Specifically, these adjustments correspond to those outlined in sections 4.4.3.1 and 4.4.3.2.

#### 4.4.3.6 Development of the Market-wide Adjusted Index Rate

The Market-wide Adjusted Index Rate for the Individual market is \$663.25 and is derived by multiplying the projection period index rate with the market level adjustments for the risk adjustment program. Details for the risk adjustment program can be found below.

### Reinsurance

There are no reinsurance recoveries applicable to this market.

### Risk Adjustment Payment/Charge:

The Experience Period Risk Adjustment transfers in the URRT are based on the most recent Wakely results.

Our projected 2021 risk adjustment transfers, found in Exhibit 9, have been calculated consistent with our membership and morbidity projections found elsewhere in this filing. To project the risk adjustment factors from 2019 to 2021, we have assumed an increase in the statewide premium of 12.9% which reflects an estimate of an average 7.6% increase in 2020 and 4.9% increase in 2021. We have assumed that our market share will remain flat from 81.6% in 2019 to 81.6% in 2021 and that our PLRS ratio to the state will slightly improve from 1.055 in 2019 to 1.050 in 2021. The resultant estimate of risk adjustment is that the BlueChoice payable transfer PMPM for the Individual market will increase from -\$83.53 in 2019 to -\$106.89 in 2021.

### Exchange User Fees:

There are no applicable exchange user fees since the rates in this filing are not offered on the Federal Marketplace.

### 4.4.4 Plan Adjusted Index Rate

Exhibit 11 in the Memorandum displays the adjustments made for each plan. Every plan adjusted index rate is developed from the market adjusted index rate using only the allowable plan level modifiers as follows:

- **Actuarial value and cost-sharing design of the plan:** The actuarial value for each plan was determined using our own internal model and estimates the ratio of paid to allowed dollars given that plan's benefit design and the assumed allowed amount consistent with the projection period index rate. The URRT instructions state that this adjustment may "...take into account the benefit differences and *utilization differences due to differences in cost-sharing.*" As a result, our plan

adjusted index rates also include adjustments to account for the impact the metal level has on utilization.

- **Provider network:** All plans offered use the Open Access network.
- **Benefits in addition to EHBs:** There is an adjustment to account for abortion coverage and adult vision (which are offered in addition to EHBs).
- **Administrative costs:** See Exhibit 10A in the Memorandum for the assumed values of the following additional items.
  1. Administrative Expense (G&A)
  2. Broker Commissions & Fees
  3. Federal Income Tax (FIT)
  4. Contribution to Reserve (Post-Tax)
  5. State Premium Tax
  6. PCORI Fee
  7. Risk Adjustment User Fee
  8. Exchange Assessment Fee
- **Catastrophic adjustment:** The catastrophic factor has been developed from the experience of the catastrophic population and is applied only to the catastrophic plan as required. See the Appendix in the Memorandum for more details. All other factors applied to the Market Adjusted Index Rate are the same across all plans.

For each plan, we have taken the applicable adjustment factor from each category above and multiplied them by the market adjusted index rate to derive each plan adjusted index rate.

#### **4.4.5 Calibration**

##### **Age Curve Calibration**

We have calibrated to the rounded weighted average age which was determined as the age for the factor nearest our projected average factor. We have used the standard DC age curve factors and weighted them using member months in our calculation.

A demonstration of how the plan adjusted index rates and the age curve are used to generate the schedule of premium rates for each plan can be found on Exhibit 13.

##### **Geographic Factor Calibration**

We have elected not to rate for geographic region.

##### **Tobacco Use Rating Factor Calibration**

We have elected not to rate for tobacco usage.

#### **4.4.6 Consumer Adjusted Premium Rate Development**

The premium rate that a given consumer will be charged is calculated by first taking the plan adjusted index rate for that member's chosen plan and dividing by the projected average age rating factor. The resulting value is the base rate for that plan. The final step in determining a consumer adjusted premium rate is to take the rate from the first step and multiply it by the corresponding factor for that member's age from the standard DC age curve. Rate charts are provided for all the consumer adjusted premiums.

### **4.5 Projected Loss Ratio**

The projected loss ratio for the rates provided in this file, using the Federally-prescribed MLR methodology, is 82.7% for the Individual market and 80.4% for the combined Individual/Small Group market. Details behind this calculation can be found in Exhibit 10B.

## **4.6 Plan Product Information**

### **4.6.1 AV Metal Values**

The majority of our 2021 plans include varying cost share levels for some services that depend on the setting in which care is delivered. The HHS AV calculator was used to compute two separate AVs for each impacted plan – one which applied the higher level of cost-share, and one which applied the lower level of cost-share. The results were blended assuming 84% of the designated services are rendered in higher cost-share setting and the remaining 16% at the lower, consistent with experience from our small group and individual markets. Plans without these features used the AV calculator without modification.

Additional details regarding the unique plan designs not accommodated by the HHS AV Calculator along with printouts for each plan are provided in the “Actuarial Memorandum” section of the Supporting Documentation tab of the SERFF filing.

### **4.6.2 Membership Projections**

The membership projections found in Worksheet 2 of the URRT were developed from enrollment as of 2/29/20 using assumptions for termination rates, new sales and transfers. The projections also incorporate any plan mappings anticipated between that month and the rating period. For new plan offerings where no plans are being uniformly modified into them, a minimum level of enrollment was assumed.

### **4.6.3 Terminated Plans and Products**

Plan mappings from the experience period to the rating period can be found in Appendix – Mapping.

### **4.6.4 Plan Type**

Each plan in Worksheet 2, Section I of the URRT contains a plan type that describes the plan exactly.

## **4.7 Miscellaneous Instructions**

### **4.7.1 Effective Rate Review Information (Optional)**

We have no additional exhibits.

### **4.7.2 Reliance**

We do not have any reliance to state.

### **4.7.3 Actuarial Certification**

Included in the Memorandum.

**BlueChoice Inc.  
d.b.a. CareFirst BlueCross BlueShield  
(NAIC # 96202)**

**Rate Filing # 2435  
D.C. Individual Products  
Rate Filing Effective 1/1/2021**

**Actuarial Memorandum**

**BlueChoice Inc.**  
**(NAIC # 96202)**  
**H.R. 3950 - Public Law 111-148 - Patient Protection and Affordable Care Act (ACA)**  
**D.C. Individual Products**  
**Rate Filing Effective 1/1/2021**  
**Actuarial Certification**

I, Cory Bream, am a(n) Actuarial Associate with CareFirst BlueChoice doing business as CareFirst BlueCross BlueShield. I am a member of the American Academy of Actuaries (AAA) in good standing and have the education and experience necessary to perform the work. Rates were developed in accordance with the appropriate Actuarial Standards of Practice (ASOPs) and the AAA's Code of Professional Conduct. While other ASOPs apply, a sample listing is below.

- i. ASOP No. 5, Incurred Health and Disability Claims
- ii. ASOP No. 8, Regulatory Filings for Health Plan Entities
- iii. ASOP No. 12, Risk Classification
- iv. ASOP No. 23, Data Quality
- v. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
- vi. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health and Benefit Plans
- vii. ASOP No. 41, Actuarial Communications
- viii. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

I have been involved in the development of these rates, and to the best of my knowledge and understanding, the rates in this filing have been developed in accordance with the available regulations and guidance. Should new guidance be released, this filing may be revised. I certify that this filing has been prepared based on sound and commonly accepted actuarial principles, practices and assumptions in the aggregate for the legal entity.

I further certify the following:

1. The projected Index Rate is:
  - a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
  - b. Developed in compliance with the applicable Actuarial Standards of Practice
  - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
  - d. Neither excessive nor deficient
  
2. The Index Rate and only the allowable modifiers as described in 45 CFR § 156.80(d)(1) and 45 CFR § 156.80(d)(2) were used to generate plan level rates. These rates have been calibrated to account for age (geography and tobacco are not applicable).
  
3. Consistent with 45 CFR § 156.135, the 2021 HHS Actuarial Values (AV) Calculator was used to determine the AV metal values shown in Worksheet 2 of Part I of the Unified Rate Review Template (URRT) for all plans except those specified. Where necessary, the AVs of the benefits proposed have been calculated with minimal modifications to the AV calculator as described in the Actuarial Memorandum.

As a qualifier to the opinion, the URRT does not demonstrate the process used by the issuer to develop the rates. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Marketplaces, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

**Cory Bream**  
Digitally signed by Cory Bream  
Date: 2020.05.01 10:06:44  
-04'00'

Cory Bream, ASA, MAAA  
Actuarial Associate  
CareFirst BlueCross BlueShield  
Mail Drop-Point 01-720  
10455 Mill Run Circle  
Owings Mills, MD 21117

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### Exhibit 1 - Market Adjusted Index Rate Summary

		2021	Exhibit
(1)	Base Period Total Allowed	\$ 409.76	2
(2)	Base Period Non-EHB PMPM	\$ 0.29	2
(3)	Experience Period Index Rate	\$ 409.47	
(4)	Change in Morbidity	0.9927	4
(5)	Additional Population Adjustment	1.0000	
(6)	Induced Demand	0.9988	5
(7)	Projection Period Utilization and Network Adjustment	1.0000	
(8)	Demographic Adjustment	1.0096	6
(9)	Area Adjustment	1.0000	
(10)	Additional "Other" Adjustments	1.0007	7
(11)	Annualized Trend	6.0%	8
(12)	Months of Trend	24.0	
(13)	Unit cost & Utilization/1,000 Trend Factor	1.1237	
(14)	Projection Period Index Rate	\$ 460.93	
(15)	Reinsurance Program	1.0000	
(16)	Risk Adjustment Program	1.4390	9
(17)	Federal Exchange User Fee	1.0000	
(18)	Market Adjusted Index Rate	\$ 663.25	
	Without Risk Adjustment	\$ 460.93	

**The projection period index rate was developed by projecting individual URRT service categories and then building up into a total PMPM. As a result the adjustments above may not match the referenced exhibits exactly because these represent the average factor when considering application at the service category level.**

## Exhibit 2 - Base Period Experience

Service Category	Incurred	Allowed	Allowed PMPM	Utilization Description	Utilization per 1,000	Average Cost/Service
Inpatient Hospital	\$ 37,467,938		\$ 72.54	Admits	49.21	\$ 17,691.08
Outpatient Hospital	\$ 38,815,149		\$ 75.15	Visits	743.00	\$ 1,213.74
Professional	\$ 73,632,659		\$ 142.56	Visits	11,205.99	\$ 152.66
Other Medical	\$ 13,113,651		\$ 25.39	Services	1,169.16	\$ 260.59
Capitation	\$ 513,152		\$ 0.99	Benefit Period	1,000	\$ 11.92
Prescription Drug	\$ 48,099,261		\$ 93.13	Prescriptions	7,627.90	\$ 146.50
<b>Total (EHB &amp; Non-EHB)</b>	<b>\$ 211,641,810</b>		<b>\$ 409.76</b>			
<b>EHB Allowed</b>	<b>\$ 211,490,911</b>		<b>\$ 409.47</b>			
<b>Non-EHB Allowed</b>	<b>\$ 150,899</b>		<b>\$ 0.29</b>			
<b>Incurred Net</b>	<b>\$ 181,311,295</b>		<b>\$ 351.04</b>			
<b>Net/Allowed</b>			<b>85.67%</b>			
<b>Experience Period Member Months</b>			<b>516,499</b>			
<b>Experience Period Revenue</b>	<b>\$ 234,897,002</b>					

### Exhibit 3 - Non-EHB Adjustment

HIOS Plan ID	Plan Name	Exchange	2021 Index Rate	2021 Non-EHB PMPM	2021 Non-EHB Adjustment
86052DC0400001	BlueChoice HMO Standard Silver \$4,000	On	\$ 460.93	\$ 2.55	1.0055
86052DC0400002	BlueChoice HMO Standard Gold \$500	On	\$ 460.93	\$ 2.18	1.0047
86052DC0400004	BlueChoice HMO Young Adult \$8,550	On	\$ 460.93	\$ 4.21	1.0091
86052DC0400007	BlueChoice HMO Standard Bronze \$7,500	On	\$ 460.93	\$ 2.86	1.0062
86052DC0400008	BlueChoice HMO Standard Platinum \$0	On	\$ 460.93	\$ 2.02	1.0044
86052DC0400010	BlueChoice HMO HSA Standard Bronze \$6,350	On	\$ 460.93	\$ 2.89	1.0063
86052DC0400011	BlueChoice HMO HSA Gold \$1,500	On	\$ 460.93	\$ 2.32	1.0050

Exhibit 4 - Morbidity Adjustment Factor

Base Year

Metal Level	Member Months	2019 Normalized Allowed PMPM
Catastrophic	7,648	\$ 103.58
Bronze	41,874	\$ 126.34
Silver	121,348	\$ 198.62
Gold	187,032	\$ 226.22
Platinum	158,537	\$ 247.94
<b>Subtotal</b>	<b>516,439</b>	<b>\$ 216.49</b>

Current Year YTD

Existing				
Metal Level	Member Months	2019 Normalized Allowed PMPM	Morbidity Adjustment	2020 Adjusted Normalized Allowed PMPM
Catastrophic	818	\$ 117.12	1.000	\$ 117.12
Bronze	5,772	\$ 128.94	1.000	\$ 128.94
Silver	17,261	\$ 196.56	1.000	\$ 196.56
Gold	26,034	\$ 220.47	1.000	\$ 220.47
Platinum	21,697	\$ 246.15	1.000	\$ 246.15
<b>Subtotal</b>	<b>71,582</b>	<b>\$ 213.93</b>	<b>1.000</b>	<b>\$ 213.93</b>

New				
Metal Level	Member Months	Existing Cohort Adjusted Normalized Allowed PMPM	Morbidity Adjustment	2020 Adjusted Normalized Allowed PMPM
Catastrophic	411	\$ 117.12	1.000	\$ 117.12
Bronze	1,334	\$ 128.94	1.000	\$ 128.94
Silver	2,808	\$ 196.56	1.000	\$ 196.56
Gold	5,468	\$ 220.47	1.000	\$ 220.47
Platinum	2,976	\$ 246.15	1.000	\$ 246.15
<b>Subtotal</b>	<b>12,997</b>	<b>\$ 208.52</b>	<b>1.000</b>	<b>\$ 208.52</b>

Transfer				
Metal Level	Member Months	2019 Normalized Allowed PMPM	Morbidity Adjustment	2020 Adjusted Normalized Allowed PMPM
Catastrophic	62	\$ 132.44	1.000	\$ 132.44
Bronze	474	\$ 140.00	1.000	\$ 140.00
Silver	769	\$ 192.23	1.000	\$ 192.23
Gold	1,790	\$ 284.72	1.000	\$ 284.72
Platinum	1,467	\$ 270.14	1.000	\$ 270.14
<b>Subtotal</b>	<b>4,562</b>	<b>\$ 247.34</b>	<b>1.000</b>	<b>\$ 247.34</b>

Total				
Metal Level	Member Months	2019 Normalized Allowed PMPM	Morbidity Adjustment	2020 Adjusted Normalized Allowed PMPM
Catastrophic	1,291	\$ 117.86	1.000	\$ 117.86
Bronze	7,580	\$ 129.63	1.000	\$ 129.63
Silver	20,838	\$ 196.40	1.000	\$ 196.40
Gold	33,292	\$ 223.92	1.000	\$ 223.92
Platinum	26,140	\$ 247.50	1.000	\$ 247.50
<b>Subtotal</b>	<b>89,141</b>	<b>\$ 214.85</b>	<b>1.000</b>	<b>\$ 214.85</b>

Remainder of Current Year

Existing				
Metal Level	Member Months	2020 Adjusted Normalized Allowed PMPM		
Catastrophic	3,494	\$ 117.12		
Bronze	27,119	\$ 128.94		
Silver	85,518	\$ 196.56		
Gold	134,767	\$ 220.47		
Platinum	109,095	\$ 246.15		
<b>Subtotal</b>	<b>359,993</b>	<b>\$ 214.67</b>		

New				
Metal Level	Member Months	2020 Adjusted Normalized Allowed PMPM		
Catastrophic	2,723	\$ 117.12		
Bronze	7,945	\$ 128.94		
Silver	14,496	\$ 196.56		
Gold	26,473	\$ 220.47		
Platinum	13,527	\$ 246.15		
<b>Subtotal</b>	<b>65,164</b>	<b>\$ 205.00</b>		

Transfer				
Metal Level	Member Months	2020 Adjusted Normalized Allowed PMPM		
Catastrophic	310	\$ 132.44		
Bronze	2,215	\$ 140.00		
Silver	3,304	\$ 192.23		
Gold	7,207	\$ 284.72		
Platinum	6,464	\$ 270.14		
<b>Subtotal</b>	<b>19,500</b>	<b>\$ 245.36</b>		

Total				
Metal Level	Member Months	2020 Adjusted Normalized Allowed PMPM		
Catastrophic	6,527	\$ 117.85		
Bronze	37,279	\$ 129.60		
Silver	103,318	\$ 196.42		
Gold	168,447	\$ 223.22		
Platinum	129,086	\$ 247.35		
<b>Subtotal</b>	<b>444,657</b>	<b>\$ 214.60</b>		

Total Current Year

Total	Member Months	2020 Adjusted Normalized Allowed PMPM
Catastrophic	7,818	\$ 117.85
Bronze	44,859	\$ 129.60
Silver	124,156	\$ 196.42
Gold	201,739	\$ 223.34
Platinum	155,226	\$ 247.38
<b>Subtotal</b>	<b>533,798</b>	<b>\$ 214.64</b>

Rating Year

Existing				
Metal Level	Member Months	2020 Normalized Allowed PMPM	Morbidity Adjustment	2021 Adjusted Normalized Allowed PMPM
Catastrophic	6,125	\$ 117.85	1.000	\$ 117.85
Bronze	36,505	\$ 129.60	1.000	\$ 129.60
Silver	103,691	\$ 196.42	1.000	\$ 196.42
Gold	177,541	\$ 223.34	1.000	\$ 223.34
Platinum	130,318	\$ 247.38	1.000	\$ 247.38
<b>Subtotal</b>	<b>454,180</b>	<b>\$ 215.13</b>	<b>1.000</b>	<b>\$ 215.13</b>

New				
Metal Level	Member Months	Existing Cohort Adjusted Normalized Allowed PMPM	Morbidity Adjustment	2021 Adjusted Normalized Allowed PMPM
Catastrophic	2,654	\$ 117.85	1.000	\$ 117.85
Bronze	8,618	\$ 129.60	1.000	\$ 129.60
Silver	17,728	\$ 196.42	1.000	\$ 196.42
Gold	34,389	\$ 223.34	1.000	\$ 223.34
Platinum	18,551	\$ 247.38	1.000	\$ 247.38
<b>Subtotal</b>	<b>81,940</b>	<b>\$ 209.68</b>	<b>1.000</b>	<b>\$ 209.68</b>

Transfer				
Metal Level	Member Months	2020 Normalized Allowed PMPM	Morbidity Adjustment	2021 Adjusted Normalized Allowed PMPM
Catastrophic	252	\$ 132.44	1.000	\$ 132.44
Bronze	1,596	\$ 140.00	1.000	\$ 140.00
Silver	2,076	\$ 192.23	1.000	\$ 192.23
Gold	4,488	\$ 284.72	1.000	\$ 284.72
Platinum	3,660	\$ 270.14	1.000	\$ 270.14
<b>Subtotal</b>	<b>12,072</b>	<b>\$ 242.08</b>	<b>1.000</b>	<b>\$ 242.08</b>

Total				
Metal Level	Member Months	2020 Normalized Allowed PMPM	Morbidity Adjustment	2021 Adjusted Normalized Allowed PMPM
Catastrophic	9,031	\$ 118.26	1.000	\$ 118.26
Bronze	46,719	\$ 129.96	1.000	\$ 129.96
Silver	123,495	\$ 196.35	1.000	\$ 196.35
Gold	216,418	\$ 224.61	1.000	\$ 224.61
Platinum	152,529	\$ 247.92	1.000	\$ 247.92
<b>Subtotal</b>	<b>548,192</b>	<b>\$ 214.91</b>	<b>1.000</b>	<b>\$ 214.91</b>

Year	Adjusted Normalized PMPM	Year over Year Change
2019	\$ 216.49	n/a
2020	\$ 214.64	-0.9%
2021	\$ 214.91	0.1%

Morbidity Adjustment Change	-0.7%
Morbidity Adjustment Factor	0.9927

**Exhibit 5 - Induced Utilization Adjustment Factor**

<b>Year</b>	<b>Actuarial Value</b>	<b>Induced Demand Factor</b>	
(1) 2019	78.82%	1.0741	
(2) Projected 2021	78.56%	1.0728	
(3) <b>Adjustment*</b>		<b>0.9988</b>	(2)/(1)

**\*Applied to all service categories except capitations**

**Exhibit 6 - Demographic Adjustment**

	<b>Period</b>	<b>Cohort</b>	<b>Demo Factor*</b>	<b>Weight</b>	<b>Average Age**</b>
(1)	Base Period	All	1.6551	100.0%	34.1
(2)	Rating Period	Existing	1.7080	82.9%	
		New	1.4685	14.9%	
		Transfer	1.6533	2.2%	
(3)	Rating Period	All	1.6710	100.0%	34.4
(4)	<b>Demographic Adjustment***</b>	<b>All</b>	<b>1.0096</b>		

(3) / (1)

**\*Demo factors by cohort for the rating period are based on average factors for each cohort from the current year to date. Weights are based on expected distribution of member months.**

**\*\*Average ages are member weighted**

**\*\*\*Applied to all service categories except capitations**

**Exhibit 7 - Factors for Additional "Other" Adjustments**

<b>Capitation adjustment</b>			
(1) Experience Period Capitations PMPM (EHBs only)	\$	0.78	
(2) Projection Period Capitations PMPM	\$	0.81	
<b>(3) Adjustment to Capitation Category</b>		<b>1.0454</b>	<b>(2)/(1)</b>
<b>Drug Rebates adjustment</b>			
(4) Experience Period Allowed Rx PMPM (Pre-Rebates)	\$	113.51	
(5) Morbidity		0.9927	Exhibit 4
(6) Induced Demand		0.9988	Exhibit 5
(7) Demographics		1.0096	Exhibit 6
(8) Rx Trend (Force of Trend)		1.0138	Exhibit 8
(9) Projected Target Allowed Rx PMPM using Multiplicative Factors (Pre-Rebates)	\$	115.19	<b>(4)*(5)*(6)*(7)*(8)</b>
(10) Target Projection Period Rx Rebates PMPM	\$	20.38	
(11) Target Post-Rebates Allowed Rx PMPM using Target Projection Period Rx Rebates PMPM	\$	94.81	<b>(9)-(10)</b>
(12) Experience Period Rx Rebates PMPM	\$	20.38	
(13) Experience Period Allowed Rx PMPM (Post-Rebates)	\$	93.13	<b>(4)-(12)</b>
(14) Morbidity		0.9927	Exhibit 4
(15) Induced Demand		0.9988	Exhibit 5
(16) Demographics		1.0096	Exhibit 6
(17) Rx Trend (Force of Trend)		1.0138	Exhibit 8
(18) Projection Period Allowed Rx PMPM using Multiplicative Factors (Post-Rebates)	\$	94.51	<b>(13)*(14)*(15)*(16)*(17)</b>
<b>(19) Adjustment to Drug Category</b>		<b>1.0032</b>	<b>(11)/(18)</b>
<b>Formulary Adjustments</b>			
(20) Experience Period Allowed Rx PMPM (Pre-Rebates, existing formulary)	\$	113.51	
(21) Ingredient cost Adjustment Factor		1.0000	
(22) Experience Period Allowed Rx PMPM (Pre-Rebates, new formulary)	\$	113.51	<b>(20)*(21)</b>
(23) Projection Period Rx Rebates PMPM	\$	20.38	
<b>(24) Adjustment to Drug Category</b>		<b>1.0000</b>	<b>[(22) - (23)]/[(20) - (23)]</b>

	<b>PMPM</b>	<b>Adjustment</b>
Inpatient Hospital	\$ 85.74	1.0000
Outpatient Hospital	\$ 87.19	1.0000
Professional	\$ 165.58	1.0000
Other Medical	\$ 26.79	1.0000
Capitation	\$ 0.78	1.0454 (3)
Prescription Drug	\$ 94.51	1.0032 (19)*(24)
<b>Total</b>	<b>\$ 460.59</b>	<b>1.0007</b>

PMPM weights are set equal to projected PMPM without "other" adj.

### Exhibit 8 - Annual Trend Assumptions

	2019 PMPM	Weight	Utilization/1,000	Unit Cost	Composite
<b>Inpatient Hospital</b>	\$ 72.54	17.7%	0.9969	1.0900	1.0866
<b>Outpatient Hospital</b>	\$ 75.15	18.3%	0.9969	1.0800	1.0767
<b>Professional</b>	\$ 142.56	34.8%	1.0667	1.0100	1.0774
<b>Other Medical</b>	\$ 25.39	6.2%	0.9969	1.0300	1.0268
<b>Capitation</b>	\$ 0.99	0.2%	1.0000	1.0000	1.0000
<b>Prescription Drug</b>	\$ 93.13	22.7%	0.9969	1.0100	1.0069
<b>Total</b>	\$ 409.76	100.0%			1.0596
<b>Proposed Trend</b>					<b>1.0601</b>

**Exhibit 9 - Risk Adjustment**

**2019**

Metallic Tier	Member Months	Distribution	PLRS	ARF	Transfer \$	PMPM
Catastrophic	7,835	14.6%	0.3057	0.7373	-\$93,309	-\$11.91
Bronze	23,646	43.9%	0.6258	1.1744	-\$4,422,623	-\$187.04
Silver	13,858	25.7%	1.1973	1.1725	-\$1,377,301	-\$99.39
Gold	5,488	10.2%	1.7587	1.0986	\$119,623	\$21.80
Platinum	3,016	5.6%	3.2688	1.0744	\$1,276,103	\$423.08
<b>Total</b>	<b>53,844</b>	<b>100.0%</b>	<b>0.9898</b>	<b>1.0970</b>	<b>-\$4,497,506</b>	<b>-\$83.53</b>

**Statewide 2019**

**Statewide PMPM 2019**

Catastrophic	8,361		0.3441	0.7374	\$	106.85
Individual Non-Catastrophic	181,021		1.5123	1.1074	\$	425.19

**2021**

Metallic Tier	Member Months	Distribution	PLRS	ARF	Transfer \$	PMPM
Catastrophic	9,031	16.8%	0.3026	0.7363	-\$160,272	-\$17.75
Bronze	24,273	45.2%	0.5927	1.1658	-\$5,273,607	-\$217.26
Silver	13,690	25.5%	1.2010	1.1685	-\$1,443,293	-\$105.43
Gold	4,903	9.1%	1.8202	1.0374	\$401,757	\$81.94
Platinum	1,832	3.4%	3.0424	1.1061	\$732,348	\$399.75
<b>Total</b>	<b>53,729</b>	<b>100.0%</b>	<b>0.8945</b>	<b>1.0805</b>	<b>-\$5,743,069</b>	<b>-\$106.89</b>

**Statewide 2021**

**Statewide PMPM 2021**

Catastrophic	9,506		0.3468	0.7363	\$	139.30
Individual Non-Catastrophic	172,772		1.4818	1.1011	\$	479.92

**Adjustment Factor applied to Market Adjusted Index Rate**

Projected Index Rate	Projected Transfer PMPM (Allowed basis)	Risk Adjustment User Fee	Adjustment Factor*
\$460.93	-\$202.14	\$0.19	1.4390

\*Adjustment Factor = (\$460.93 - \$-202.14+ \$0.19) / \$460.93

**Exhibit 10A - Desired Incurred Claims Ratio**

	<b>2021</b>	
	<b>PMPM</b>	<b>% of Revenue</b>
Allowed Claims	\$ 417.18	
Paid/Allowed Ratio		58.6%
Paid Claims & Capitations	\$ 244.32	
Risk Adjustment Transfer (Paid Basis)	\$ (106.89)	
Reinsurance Recoveries (Paid Basis)	\$ -	
Paid Claims & Capitations (Post-3Rs)	\$ 351.21	79.9%
Administrative Expense	\$ 64.23	14.6%
Broker Commissions & Fee	\$ 2.05	0.5%
Contribution to Reserve (Post-Tax)	\$ 7.03	1.6%
Investment Income Credit	\$ (0.44)	-0.1%
Risk Charge	\$ -	0.0%
<u>Non-ACA Taxes &amp; Fees</u>		
State Premium Tax	\$ 8.79	2.0%
State Assessment Fee	\$ 0.44	0.1%
Reinsurance Program Fee	\$ -	0.0%
State Income Tax	\$ -	0.0%
Federal Income Tax	\$ 1.76	0.4%
<u>ACA Taxes &amp; Fees</u>		
Health Insurer Tax	\$ -	0.0%
Risk Adjustment User Fee	\$ 0.19	0.0%
Exchange Assessment Fee	\$ 3.95	0.9%
Federal Exchange User Fee	\$ -	0.0%
PCORI Tax	\$ 0.20	0.0%
BlueRewards/Incentive Program	\$ -	0.0%
Total Revenue	\$ 439.41	100.0%
Plan Level Admin Load Adjustment	1.2505	
Projected Member Months	53,729	
Average Members	4,477	
% Total 2021	100.0%	

**Exhibit 10B - Federal MLR**

	<b>Total 2021 PMPM / %</b>
<b><u>Traditional MLR Development</u></b>	
Paid Claims & Capitations (Post-3Rs) \$	351.21
<b>Total Revenue \$</b>	<b>439.41</b>
<hr/>	
<b>Traditional MLR (i.e. DICR)</b>	<b>79.9%</b>
 <b><u>Federal MLR Development</u></b>	
<b>Numerator Adjustments</b>	
BlueRewards/Incentive Program \$	-
Quality Improvement Expenses \$	1.83
Removal of non-care costs under MLR guidelines \$	(2.34)
 <b>Denominator Adjustments</b>	
Non-ACA Taxes & Fees \$	10.99
ACA Taxes & Fees \$	4.35
 <b>Federal MLR Numerator \$</b>	 <b>350.70</b>
<b>Federal MLR Denominator \$</b>	<b>424.07</b>
<hr/>	
<b>Federal MLR</b>	<b>82.7%</b>
 <b>Projected Member Months</b>	 <b>53,729</b>

**Exhibit 10B - Federal MLR (Combined SG & Individual)**

	<b>Total 2021</b>	
	<b>PMPM / %</b>	
<b><u>Traditional MLR Development</u></b>		
Paid Claims & Capitations (Post-3Rs) \$	404.54	
<b>Total Revenue</b> \$	<b>520.78</b>	
<b>Traditional MLR (i.e. DICR)</b>	<b>77.7%</b>	
<b><u>Federal MLR Development</u></b>		
<b>Numerator Adjustments</b>		
BlueRewards/Incentive Program \$	0.31	
Quality Improvement Expenses \$	2.82	
Removal of non-care costs under MLR guidelines \$	(5.26)	
<b>Denominator Adjustments</b>		
Non-ACA Taxes & Fees \$	14.93	
ACA Taxes & Fees \$	5.08	
<b>Federal MLR Numerator</b> \$	<b>402.42</b>	
<b>Federal MLR Denominator</b> \$	<b>500.77</b>	
<b>Federal MLR</b>	<b>80.4%</b>	
<b>Projected Member Months</b>	<b>548,192</b>	

Exhibit 11 - Plan Adjusted Index Rates

HIOS Plan ID	Plan Name	Plan Type	Metallic Tier	Exchange	Network	Market Adjusted Index Rate	Internal Pricing AV	Network Factor	Induced Utilization	Non-EHB	Catastrophic Adjustment	Capped Dependents	Admin	Plan Adjusted Index Rate
86052DC0400001	BlueChoice HMO Standard Silver \$4,000	HMO	SILVER	On	Open Access	\$663.25	0.6627	0.9530	0.9595	1.0055	1.0000	1.0000	1.2505	\$505.34
86052DC0400002	BlueChoice HMO Standard Gold \$500	HMO	GOLD	On	Open Access	\$663.25	0.8424	0.9530	1.0000	1.0047	1.0000	1.0000	1.2505	\$668.99
86052DC0400004	BlueChoice HMO Young Adult \$8,550	HMO	CATASTROPHIC	On	Open Access	\$663.25	0.5444	0.9530	0.9260	1.0091	0.5957	1.0000	1.2505	\$239.50
86052DC0400007	BlueChoice HMO Standard Bronze \$7,500	HMO	BRONZE	On	Open Access	\$663.25	0.5667	0.9530	0.9260	1.0062	1.0000	1.0000	1.2505	\$417.35
86052DC0400008	BlueChoice HMO Standard Platinum \$0	HMO	PLATINUM	On	Open Access	\$663.25	0.9273	0.9530	1.0650	1.0044	1.0000	1.0000	1.2505	\$783.97
86052DC0400010	BlueChoice HMO HSA Standard Bronze \$6,350	HMO	BRONZE	On	Open Access	\$663.25	0.5569	0.9530	0.9260	1.0063	1.0000	1.0000	1.2505	\$410.19
86052DC0400011	BlueChoice HMO HSA Gold \$1,500	HMO	GOLD	On	Open Access	\$663.25	0.7525	0.9530	1.0000	1.0050	1.0000	1.0000	1.2505	\$597.80

**Exhibit 12 - AV Values**

<b>HIOS Plan ID</b>	<b>Suffix</b>	<b>HIOS Plan Name</b>	<b>HHS AV</b>
86052DC0400001	01	BlueChoice HMO Standard Silver \$4,000	0.7184
86052DC0400001	02	BlueChoice HMO Standard Silver \$4,000 NAO	1.0000
86052DC0400001	03	BlueChoice HMO Standard Silver \$4,000 NAL	0.7184
86052DC0400001	04	BlueChoice HMO Standard Silver \$4,000 A	0.7396
86052DC0400001	05	BlueChoice HMO Standard Silver \$4,000 B	0.8768
86052DC0400001	06	BlueChoice HMO Standard Silver \$4,000 C	0.9387
86052DC0400002	01	BlueChoice HMO Standard Gold \$500	0.8195
86052DC0400002	02	BlueChoice HMO Standard Gold \$500 NAO	1.0000
86052DC0400002	03	BlueChoice HMO Standard Gold \$500 NAL	0.8195
86052DC0400004	01	BlueChoice HMO Young Adult \$8,550	0.6357
86052DC0400007	01	BlueChoice HMO Standard Bronze \$7,500	0.6484
86052DC0400007	02	BlueChoice HMO Standard Bronze \$7,500 NAO	1.0000
86052DC0400007	03	BlueChoice HMO Standard Bronze \$7,500 NAL	0.6484
86052DC0400008	01	BlueChoice HMO Standard Platinum \$0	0.8899
86052DC0400008	02	BlueChoice HMO Standard Platinum \$0 NAO	1.0000
86052DC0400008	03	BlueChoice HMO Standard Platinum \$0 NAL	0.8899
86052DC0400010	01	BlueChoice HMO HSA Standard Bronze \$6,350	0.6499
86052DC0400010	02	BlueChoice HMO Standard Bronze \$6,350 NAO	1.0000
86052DC0400010	03	BlueChoice HMO Standard Bronze \$6,350 NAL	0.6499
86052DC0400011	01	BlueChoice HMO HSA Gold \$1,500	0.8098
86052DC0400011	02	BlueChoice HMO Gold \$1,500 NAO	1.0000
86052DC0400011	03	BlueChoice HMO Gold \$1,500 NAL	0.8098

**Exhibit 13 - Age Calibration**

Age Curve Calibration					
	Period	Cohort	Rating Factor*	Weight	Average Age**
(1)	Rating Period	Existing	1.0802	82.9%	
		New	0.9520	14.9%	
		Transfer	1.0505	2.2%	
(2)	<b>Rating Period</b>	<b>All</b>	<b>1.0604</b>	<b>100.0%</b>	<b>42.2</b>
(3)	<b>Nearest Rounded</b>	<b>All</b>	<b>1.0530</b>		<b>42.0</b>
(4)	<b>Calibration***</b>	<b>All</b>	<b>0.9930</b>		

(3)/(2)

Premium Rate Demonstration		
	HIOS Plan Name	BlueChoice HMO Standard Silver \$4,000
(5)	Plan Adjusted Index Rate	\$505.34
(6)	Calibration	0.9930 (4)
(7)	Calibrated Rate	\$501.81 (5)*(6)
(8)	Age 40 Factor/Rounded Avg Age Factor = (0.975/1.053)	0.9259
(9)	<b>Age 40 Premium Rate</b>	<b>\$464.64 (7)*(8)</b>

\*Rating factors by cohort for the rating period are based on average factors for each cohort from the current year to date. Weights are based on expected distribution of member months.

\*\*The rating period average age is determined from the member weighted average factor. Specifically it is linearly interpolated using the two age factors on the curve surrounding the member weighted average factor.

\*\*\*Applied uniformly to all plans

## Exhibit 14 - Age Factors

Age	Factor
<=14	0.654
15	0.654
16	0.654
17	0.654
18	0.654
19	0.654
20	0.654
21	0.727
22	0.727
23	0.727
24	0.727
25	0.727
26	0.727
27	0.727
28	0.744
29	0.760
30	0.779
31	0.799
32	0.817
33	0.836
34	0.856
35	0.876
36	0.896
37	0.916
38	0.927
39	0.938
40	0.975
41	1.013
42	1.053
43	1.094
44	1.137
45	1.181
46	1.227
47	1.275
48	1.325
49	1.377
50	1.431
51	1.487
52	1.545
53	1.605
54	1.668
55	1.733
56	1.801
57	1.871
58	1.944
59	2.020
60	2.099
61	2.181
62	2.181
63	2.181
64+	2.181

**Exhibit 15 - Induced Utilization Factors**

CDH/Non-CDH	Projected Member Months	Relative to HSA/HRA	Relative to Average
HSA/HRA	141,617	1.0000	1.0000
Non-CDH	406,575	1.0000	1.0000
	<b>548,192</b>	<b>1.0000</b>	

Full HIOS Plan ID	Base HIOS Plan ID	Plan Name	Metal Level	Relative to Bronze	Projected Member Months	Relative to Average (Pool)	Relative to Average (CSR)
86052DC040000101	86052DC0400001	BlueChoice HMO Standard Silver \$4,000	SILVER	1.0300	12,022	0.9540	0.9595
86052DC040000102	86052DC0400001	BlueChoice HMO Standard Silver \$4,000 NAO	SILVER	1.0300	-	0.9540	0.9595
86052DC040000103	86052DC0400001	BlueChoice HMO Standard Silver \$4,000 NAL	SILVER	1.0300	-	0.9540	0.9595
86052DC040000104	86052DC0400001	BlueChoice HMO Standard Silver \$4,000 A	SILVER	1.0300	995	0.9540	0.9595
86052DC040000105	86052DC0400001	BlueChoice HMO Standard Silver \$4,000 B	SILVER	1.1500	232	1.0650	0.9595
86052DC040000106	86052DC0400001	BlueChoice HMO Standard Silver \$4,000 C	SILVER	1.1500	441	1.0650	0.9595
86052DC040000201	86052DC0400002	BlueChoice HMO Standard Gold \$500	GOLD	1.0800	3,415	1.0000	1.0000
86052DC040000202	86052DC0400002	BlueChoice HMO Standard Gold \$500 NAO	GOLD	1.0800	-	1.0000	1.0000
86052DC040000203	86052DC0400002	BlueChoice HMO Standard Gold \$500 NAL	GOLD	1.0800	-	1.0000	1.0000
86052DC040000401	86052DC0400004	BlueChoice HMO Young Adult \$8,550	CATASTROPHIC	1.0000	9,031	0.9260	0.9260
86052DC040000701	86052DC0400007	BlueChoice HMO Standard Bronze \$7,500	BRONZE	1.0000	8,009	0.9260	0.9260
86052DC040000702	86052DC0400007	BlueChoice HMO Standard Bronze \$7,500 NAO	BRONZE	1.0000	-	0.9260	0.9260
86052DC040000703	86052DC0400007	BlueChoice HMO Standard Bronze \$7,500 NAL	BRONZE	1.0000	-	0.9260	0.9260
86052DC040000801	86052DC0400008	BlueChoice HMO Standard Platinum \$0	PLATINUM	1.1500	1,832	1.0650	1.0650
86052DC040000802	86052DC0400008	BlueChoice HMO Standard Platinum \$0 NAO	PLATINUM	1.1500	-	1.0650	1.0650
86052DC040000803	86052DC0400008	BlueChoice HMO Standard Platinum \$0 NAL	PLATINUM	1.1500	-	1.0650	1.0650
86052DC040001001	86052DC0400010	BlueChoice HMO HSA Standard Bronze \$6,350	BRONZE	1.0000	16,264	0.9260	0.9260
86052DC040001002	86052DC0400010	BlueChoice HMO Standard Bronze \$6,350 NAO	BRONZE	1.0000	-	0.9260	0.9260
86052DC040001003	86052DC0400010	BlueChoice HMO Standard Bronze \$6,350 NAL	BRONZE	1.0000	-	0.9260	0.9260
86052DC040001101	86052DC0400011	BlueChoice HMO HSA Gold \$1,500	GOLD	1.0800	1,488	1.0000	1.0000
86052DC040001102	86052DC0400011	BlueChoice HMO Gold \$1,500 NAO	GOLD	1.0800	-	1.0000	1.0000
86052DC040001103	86052DC0400011	BlueChoice HMO Gold \$1,500 NAL	GOLD	1.0800	-	1.0000	1.0000

### Appendix - Network Factors

Network Type	Proposed Products Using This Network	Description
Lock In / Referral	BlueChoice HMO Referral	Referrals needed for Specialist Care, No Out of Network Coverage.
Open Access	BlueChoice HMO	No Referrals needed for Specialist, No Out of Network Coverage.
Open Access Opt-Out	BlueChoice Plus Opt-Out	No Referrals needed for Specialist, Out of Network Benefits pay up to In Network allowance, Member may be balance billed.
Open Access Plus	BlueChoice Plus	No Referrals needed, Out of Network allowances pay up to Regional Preferred Network (RPN) allowance.
Open Access Advantage	BlueChoice Advantage	No Referrals needed, Out of Network allowance pay up to RPN allowance, Out of Area BlueCard considered In Network for cost-sharing.

Network Type	Projected Member Months	Relative to Lock In / Referral	Relative to Average
Lock In / Referral	45,770	1.0000	0.9077
Open Access	160,788	1.0500	0.9531
Open Access Opt-Out	38,090	1.0599	0.9621
Open Access Plus	78,576	1.0699	0.9712
Open Access Advantage	224,968	1.1775	1.0688
<b>Total</b>	<b>548,192</b>	<b>1.1017</b>	

Factors are applied as plan level adjustments

**Appendix - Catastrophic Plans Adjustment**

**Step 1: Normalize Experience Period Catastrophic PMPM**

	<b>Catastrophic</b>	<b>Non-Catastrophic</b>	<b>Total (single risk pool)</b>
Member Months	7,648	45,378	53,026
Distiribution	14.4%	85.6%	
Completed Allowed	\$957,298	\$17,580,487	\$18,537,784
Allowed PMPM	\$125.17	\$387.42	\$349.60
Age Rating Factor	0.7424	1.1731	1.1110
Induced Demand Factor	1.0000	1.0298	1.0255
Actuarial Value	1.0000	1.0000	1.0000
<b>Net Factor</b>	<b>0.7424</b>	<b>1.2081</b>	<b>1.1409</b>
<b>Normalized Factor</b>	<b>1.5368</b>	<b>0.9444</b>	<b>1.0000</b>
<b>Normalized PMPM</b>	<b>\$192.36</b>	<b>\$365.88</b>	<b>\$349.60</b>

**Step 2: Apply Credibility to Normalized Catastrophic PMPM**

(1)	Normalized Catastrophic PMPM	\$192.36	
(2)	Member Months	7,648	
(3)	Full Credibility (Member Months)	24,000	
(4)	Credibility	56.5%	
(5)	Normalized Non-Catastrophic PMPM	\$365.88	
(6)	Morbidity Adjustment*	0.6254	<b>(a)/(b)</b>
(7)	Morbidity-Adjusted Non-Catastrophic PMPM	\$228.84	<b>(5)*(6)</b>
(8)	Credibility-Adjusted Catastrophic PMPM	\$208.25	<b>(1)*(4)+(1 - (4))*(7)</b>

**Step 3: Ratio of Credibility-Normalized Catastrophic PMPM vs. Single Risk Pool**

(9)	Normalized SRP PMPM	\$349.60	
(10)	<b>Catastrophic Factor</b>	<b>0.5957</b>	<b>(8)/(9)</b>

**Total ACA Individual Market Experience (201901-201912 Paid Through: 202002)**

<b>Metal Level</b>	<b>Member Months</b>	<b>Normalized Allowed PMPM</b>	
Catastrophic	94,160	\$167.46	<b>(a)</b>
Bronze	335,940	\$143.58	
Silver	456,933	\$301.03	
Gold	531,300	\$315.92	
Platinum	2,974	\$570.84	
<b>Non-Catastrophic Total</b>	<b>1,327,147</b>	<b>\$267.74</b>	<b>(b)</b>

**\*The Morbidity Adjustment is the ratio of Catastrophic Normalized Allowed PMPM to the Non-Catastrophic Normalized Allowed PMPM for our total Individual ACA Market Experience.**

**Appendix - Experience Period to Rating Period Plan Mappings**

Exp. Period		Current Period		Rating Period	
2019 Base HIOS Plan ID	2019 HIOS Plan Name	2020 Base HIOS Plan ID	2020 HIOS Plan Name	2021 Base HIOS Plan ID	2021 HIOS Plan Name
86052DC0400001	BlueChoice HMO Standard Silver \$3,500	86052DC0400001	BlueChoice HMO Standard Silver \$4,000	86052DC0400001	BlueChoice HMO Standard Silver \$4,000
86052DC0400002	BlueChoice HMO Standard Gold \$500	86052DC0400002	BlueChoice HMO Standard Gold \$500	86052DC0400002	BlueChoice HMO Standard Gold \$500
86052DC0400004	BlueChoice HMO Young Adult \$7,900	86052DC0400004	BlueChoice HMO Young Adult \$8,150	86052DC0400004	BlueChoice HMO Young Adult \$8,550
86052DC0400007	BlueChoice HMO Standard Bronze \$6,650	86052DC0400007	BlueChoice HMO Standard Bronze \$7,250	86052DC0400007	BlueChoice HMO Standard Bronze \$7,500
86052DC0400008	BlueChoice HMO Standard Platinum \$0	86052DC0400008	BlueChoice HMO Standard Platinum \$0	86052DC0400008	BlueChoice HMO Standard Platinum \$0
86052DC0400010	BlueChoice HMO HSA Standard Bronze \$6,200	86052DC0400010	BlueChoice HMO HSA Standard Bronze \$6,200	86052DC0400010	BlueChoice HMO HSA Standard Bronze \$6,350
86052DC0400011	BlueChoice HMO HSA Gold \$1,500	86052DC0400011	BlueChoice HMO HSA Gold \$1,500	86052DC0400011	BlueChoice HMO HSA Gold \$1,500

Appendix - Annual Rate Change Based on Mapping

Base Rate	Catastrophic/Avg Renewal	648	658	34.8%
Base Rate	Bronze Members/Avg Renewal	2,114	1,960	8.4%
Base Rate	Silver Members/Avg Renewal	1,230	1,125	14.9%
Base Rate	Gold Members/Avg Renewal	438	402	12.8%
Base Rate	Platinum Members/Avg Renewal	206	175	12.4%
Base Rate	<b>All Members/Avg Renewal</b>	<b>4,636</b>	<b>4,320</b>	<b>14.7%</b>
Base Rate	<b>Minimum Renewal</b>			<b>6.9%</b>
Base Rate	<b>Maximum Renewal</b>			<b>34.8%</b>

2020 HIOS Plan ID	2020 HIOS Plan Name	2020 Metal Level	2020 Marketplace Indicator	2021 HIOS Plan ID	2021 HIOS Plan Name	2021 Metal Level	2021 Marketplace Indicator	Current Month Member Count	Projected 2020 EOY Members	2020 Base Rate	2021 Base Rate	Annual Rate Change
86052DC0400001	BlueChoice HMO Standard Silver \$4,000	SILVER	On	86052DC0400001	BlueChoice HMO Standard Silver \$4,000	SILVER	On	1,230	1,125	\$414.75	\$476.56	14.9%
86052DC0400002	BlueChoice HMO Standard Gold \$500	GOLD	On	86052DC0400002	BlueChoice HMO Standard Gold \$500	GOLD	On	311	284	\$556.19	\$630.89	13.4%
86052DC0400004	BlueChoice HMO Young Adult \$8,150	CATASTROPHIC	On	86052DC0400004	BlueChoice HMO Young Adult \$8,550	CATASTROPHIC	On	648	658	\$167.53	\$225.86	34.8%
86052DC0400007	BlueChoice HMO Standard Bronze \$7,250	BRONZE	On	86052DC0400007	BlueChoice HMO Standard Bronze \$7,500	BRONZE	On	740	668	\$368.21	\$393.58	6.9%
86052DC0400008	BlueChoice HMO Standard Platinum \$0	PLATINUM	On	86052DC0400008	BlueChoice HMO Standard Platinum \$0	PLATINUM	On	206	175	\$657.74	\$739.32	12.4%
86052DC0400010	BlueChoice HMO HSA Standard Bronze \$6,200	BRONZE	On	86052DC0400010	BlueChoice HMO HSA Standard Bronze \$6,350	BRONZE	On	1,374	1,292	\$354.20	\$386.83	9.2%
86052DC0400011	BlueChoice HMO HSA Gold \$1,500	GOLD	On	86052DC0400011	BlueChoice HMO HSA Gold \$1,500	GOLD	On	127	118	\$506.11	\$563.75	11.4%

### Appendix - Maximum Rate Renewal

	2020	2021	% Change
Base Rate	\$167.53	\$225.86	34.8%
Age Factor	0.654	0.727	11.2%
Geographic Factor	1.000	1.000	0.0%
Tobacco Factor	1.000	1.000	0.0%
<b>Total</b>	<b>\$109.56</b>	<b>\$164.20</b>	<b>49.9%</b>

	BlueChoice HMO Young Adult	BlueChoice HMO Young Adult
Base Rate/Product(s)	\$8,150	\$8,550
Age Change	20	21
Geo Change*	N/A	N/A
Tobacco Change**	N/A	N/A

\*we did not geo rate

\*\*we did not tobacco rate

Appendix - Federal Required \$1.00 minimum for abortion

HIOS Plan ID	Plan Name	Exchange	Minimum Charge	Lowest Age Factor	Base Premium	Age Calibration	Plan Adjusted Index Rate	Admin	Catastrophic Factor	Network Factor	Non-EHB	Induced Utilization	Benefit	Market Adjusted Index Rate	Exchange User Fee	Risk Adjustment Fee	Reinsurance Factor	Index Rate	\$1 Check	Final Rate, above \$1.00
86052DC0400001	BlueChoice HMO Standard Silver \$4,000	On	\$1.00	0.6540	\$1.53	0.9430	\$1.62	1.2505	1.0000	0.9530	1.0000	0.9595	0.6627	\$2.14	1.0000	1.4390	1.0000	\$1.49	\$1.00	\$1.49
86052DC0400002	BlueChoice HMO Standard Gold \$500	On	\$1.00	0.6540	\$1.53	0.9430	\$1.62	1.2505	1.0000	0.9530	1.0000	1.0000	0.8424	\$1.61	1.0000	1.4390	1.0000	\$1.12	\$1.00	\$1.12
86052DC0400004	BlueChoice HMO Young Adult \$8,550	On	\$1.00	0.6540	\$1.53	0.9430	\$1.62	1.2505	0.5957	0.9530	1.0000	0.9260	0.5444	\$4.53	1.0000	1.4390	1.0000	\$3.15	\$1.00	\$3.15
86052DC0400007	BlueChoice HMO Standard Bronze \$7,500	On	\$1.00	0.6540	\$1.53	0.9430	\$1.62	1.2505	1.0000	0.9530	1.0000	0.9260	0.5667	\$2.59	1.0000	1.4390	1.0000	\$1.80	\$1.00	\$1.80
86052DC0400008	BlueChoice HMO Standard Platinum \$0	On	\$1.00	0.6540	\$1.53	0.9430	\$1.62	1.2505	1.0000	0.9530	1.0000	1.0650	0.9273	\$1.38	1.0000	1.4390	1.0000	\$0.96	\$1.00	\$0.96
86052DC0400010	BlueChoice HMO HSA Standard Bronze \$6,350	On	\$1.00	0.6540	\$1.53	0.9430	\$1.62	1.2505	1.0000	0.9530	1.0000	0.9260	0.5569	\$2.64	1.0000	1.4390	1.0000	\$1.83	\$1.00	\$1.83
86052DC0400011	BlueChoice HMO HSA Gold \$1,500	On	\$1.00	0.6540	\$1.53	0.9430	\$1.62	1.2505	1.0000	0.9530	1.0000	1.0000	0.7525	\$1.81	1.0000	1.4390	1.0000	\$1.26	\$1.00	\$1.26

## Appendix - Form Numbers

### Form Numbers Associated With This Filing:

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This list contains the applicable forms for the new products. Some of these are also used with other products, which may be open or closed to new sales. These forms are used with products that are both grandfathered and non-grandfathered.

The SERFF Tracking # for the corresponding form filing On Exchange is as follows:  
CFAP-132315932

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### ON-Exchange

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#### **BlueChoice HMO Standard Plans**

DC/CFBC/EXC/HMO/IEA (R. 1/20)  
DC/CFBC/DOL APPEAL (R. 1/17)  
DC/CFBC/EXC/HMO/DOCS (R. 1/20)  
DC/CFBC/EXC/2021 AMEND (1/21)  
DC/CFBC/EXC/HMO HSA STD/BRZ 6350 (1/21)  
DC/CFBC/EXC/HMO HSA/GOLD 1500 (1/21)  
DC/CFBC/EXC/HMO STD/BRZ 7500 (1/21)  
DC/CFBC/EXC/HMO STD/GOLD 500 (1/21)  
DC/CFBC/EXC/HMO STD/PLAT 0 (1/21)  
DC/CFBC/EXC/HMO STD/SIL 4000 (1/21)  
DC/CFBC/EXC/HMO STD/SIL 4000 A (1/21)  
DC/CFBC/EXC/HMO STD/SIL 4000 B (1/21)  
DC/CFBC/EXC/HMO STD/SIL 4000 C (1/21)  
DC/CFBC/EXC/HMO STD/NATAMER 0 (1/21)  
DC/CFBC/EXC/NATAMER (1/14)  
DC/CFBC/MEM/BLCRD (R. 6/18)  
DC/CFBC/CD/AUTH AMEND/HMO (1/20)  
DC/CFBC/PT PROTECT (9/10)

#### **BlueChoice HMO Young Adult**

DC/CFBC/EXC/HMO/IEA (R. 1/20)  
DC/CFBC/DOL APPEAL (R. 1/17)  
DC/CFBC/EXC/HMO/DOCS (R. 1/20)  
DC/CFBC/EXC/2021 AMEND (1/21)  
DC/CFBC/EXC/HMO/NATAMER SOB (1/21)  
DC/CFBC/EXC/HMO/ YA 8150 SOB (1/21)  
DC/CFBC/EXC/NATAMER (1/14)  
DC/CFBC/MEM/BLCRD (R. 6/18)  
DC/CFBC/CD/AUTH AMEND/HMO (1/20)  
DC/CFBC/PT PROTECT (9/10)

### Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Drug Rebates	Utilization Unit	Utilization
201701	41,362	Inpatient Hospital	\$3,379,110	\$0	Admits	192
201702	40,960	Inpatient Hospital	\$1,957,824	\$0	Admits	146
201703	40,733	Inpatient Hospital	\$3,122,527	\$0	Admits	150
201704	40,448	Inpatient Hospital	\$2,102,087	\$0	Admits	123
201705	40,383	Inpatient Hospital	\$2,150,429	\$0	Admits	126
201706	40,116	Inpatient Hospital	\$2,875,813	\$0	Admits	208
201707	39,855	Inpatient Hospital	\$2,485,303	\$0	Admits	190
201708	39,736	Inpatient Hospital	\$3,080,174	\$0	Admits	174
201709	39,764	Inpatient Hospital	\$2,629,768	\$0	Admits	174
201710	39,827	Inpatient Hospital	\$1,961,872	\$0	Admits	197
201711	39,597	Inpatient Hospital	\$1,603,888	\$0	Admits	125
201712	39,346	Inpatient Hospital	\$2,315,230	\$0	Admits	176
201801	39,818	Inpatient Hospital	\$2,750,031	\$0	Admits	218
201802	39,872	Inpatient Hospital	\$2,356,741	\$0	Admits	144
201803	39,866	Inpatient Hospital	\$2,474,155	\$0	Admits	142
201804	39,781	Inpatient Hospital	\$2,394,149	\$0	Admits	207
201805	39,765	Inpatient Hospital	\$2,554,159	\$0	Admits	177
201806	40,182	Inpatient Hospital	\$1,949,459	\$0	Admits	155
201807	40,386	Inpatient Hospital	\$3,454,067	\$0	Admits	193
201808	40,701	Inpatient Hospital	\$2,347,196	\$0	Admits	161
201809	40,326	Inpatient Hospital	\$2,391,917	\$0	Admits	165
201810	40,569	Inpatient Hospital	\$2,546,371	\$0	Admits	166
201811	40,509	Inpatient Hospital	\$3,457,092	\$0	Admits	180
201812	41,435	Inpatient Hospital	\$2,929,958	\$0	Admits	161
201901	42,431	Inpatient Hospital	\$2,627,013	\$0	Admits	169
201902	42,697	Inpatient Hospital	\$2,598,845	\$0	Admits	168
201903	42,785	Inpatient Hospital	\$2,909,116	\$0	Admits	168
201904	43,042	Inpatient Hospital	\$3,105,628	\$0	Admits	171
201905	43,059	Inpatient Hospital	\$3,521,767	\$0	Admits	174
201906	43,048	Inpatient Hospital	\$2,680,104	\$0	Admits	173
201907	43,084	Inpatient Hospital	\$2,936,345	\$0	Admits	177
201908	43,062	Inpatient Hospital	\$4,099,180	\$0	Admits	200
201909	43,164	Inpatient Hospital	\$3,454,488	\$0	Admits	170
201910	43,245	Inpatient Hospital	\$4,188,605	\$0	Admits	199
201911	43,257	Inpatient Hospital	\$2,474,920	\$0	Admits	171
201912	43,625	Inpatient Hospital	\$2,871,926	\$0	Admits	179
202001	44,512	Inpatient Hospital	\$3,030,488	\$0	Admits	207
202002	44,747	Inpatient Hospital	\$1,689,714	\$0	Admits	166

### Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Drug Rebates	Utilization Unit	Utilization
201701	41,362	Outpatient Hospital	\$2,251,095	\$0	Visits	2,256
201702	40,960	Outpatient Hospital	\$2,392,181	\$0	Visits	2,218
201703	40,733	Outpatient Hospital	\$2,790,679	\$0	Visits	2,467
201704	40,448	Outpatient Hospital	\$2,885,983	\$0	Visits	2,469
201705	40,383	Outpatient Hospital	\$2,888,750	\$0	Visits	2,533
201706	40,116	Outpatient Hospital	\$2,837,839	\$0	Visits	2,362
201707	39,855	Outpatient Hospital	\$2,489,283	\$0	Visits	2,222
201708	39,736	Outpatient Hospital	\$2,685,972	\$0	Visits	2,502
201709	39,764	Outpatient Hospital	\$2,263,336	\$0	Visits	2,219
201710	39,827	Outpatient Hospital	\$2,799,942	\$0	Visits	2,584
201711	39,597	Outpatient Hospital	\$2,567,209	\$0	Visits	2,474
201712	39,346	Outpatient Hospital	\$2,534,746	\$0	Visits	2,343
201801	39,818	Outpatient Hospital	\$2,818,330	\$0	Visits	2,673
201802	39,872	Outpatient Hospital	\$2,537,132	\$0	Visits	2,384
201803	39,866	Outpatient Hospital	\$2,895,658	\$0	Visits	2,517
201804	39,781	Outpatient Hospital	\$2,835,086	\$0	Visits	2,496
201805	39,765	Outpatient Hospital	\$2,652,108	\$0	Visits	2,569
201806	40,182	Outpatient Hospital	\$2,825,780	\$0	Visits	2,560
201807	40,386	Outpatient Hospital	\$2,698,509	\$0	Visits	2,481
201808	40,701	Outpatient Hospital	\$2,771,858	\$0	Visits	2,492
201809	40,326	Outpatient Hospital	\$2,417,906	\$0	Visits	2,349
201810	40,569	Outpatient Hospital	\$3,433,638	\$0	Visits	2,757
201811	40,509	Outpatient Hospital	\$2,919,440	\$0	Visits	2,548
201812	41,435	Outpatient Hospital	\$3,201,899	\$0	Visits	2,618
201901	42,431	Outpatient Hospital	\$3,449,304	\$0	Visits	2,788
201902	42,697	Outpatient Hospital	\$3,011,285	\$0	Visits	2,468
201903	42,785	Outpatient Hospital	\$3,007,389	\$0	Visits	2,845
201904	43,042	Outpatient Hospital	\$3,640,710	\$0	Visits	2,997
201905	43,059	Outpatient Hospital	\$3,208,202	\$0	Visits	2,887
201906	43,048	Outpatient Hospital	\$2,806,023	\$0	Visits	2,614
201907	43,084	Outpatient Hospital	\$3,052,206	\$0	Visits	2,646
201908	43,062	Outpatient Hospital	\$3,180,819	\$0	Visits	2,695
201909	43,164	Outpatient Hospital	\$2,948,761	\$0	Visits	2,531
201910	43,245	Outpatient Hospital	\$3,489,682	\$0	Visits	2,903
201911	43,257	Outpatient Hospital	\$3,225,797	\$0	Visits	2,308
201912	43,625	Outpatient Hospital	\$3,794,972	\$0	Visits	2,296
202001	44,512	Outpatient Hospital	\$3,546,468	\$0	Visits	2,387
202002	44,747	Outpatient Hospital	\$3,553,616	\$0	Visits	2,415

### Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Drug Rebates	Utilization Unit	Utilization
201701	41,362	Professional	\$4,826,882	\$0	Visits	33,948
201702	40,960	Professional	\$4,551,275	\$0	Visits	31,409
201703	40,733	Professional	\$5,074,593	\$0	Visits	35,465
201704	40,448	Professional	\$4,489,118	\$0	Visits	30,900
201705	40,383	Professional	\$5,001,252	\$0	Visits	34,238
201706	40,116	Professional	\$4,971,347	\$0	Visits	33,554
201707	39,855	Professional	\$4,604,657	\$0	Visits	30,793
201708	39,736	Professional	\$5,148,392	\$0	Visits	34,362
201709	39,764	Professional	\$4,949,000	\$0	Visits	32,726
201710	39,827	Professional	\$5,287,700	\$0	Visits	36,381
201711	39,597	Professional	\$4,960,203	\$0	Visits	33,557
201712	39,346	Professional	\$4,663,350	\$0	Visits	29,956
201801	39,818	Professional	\$5,734,166	\$0	Visits	37,866
201802	39,872	Professional	\$4,967,781	\$0	Visits	33,026
201803	39,866	Professional	\$5,312,106	\$0	Visits	34,652
201804	39,781	Professional	\$5,137,872	\$0	Visits	34,232
201805	39,765	Professional	\$5,386,335	\$0	Visits	35,428
201806	40,182	Professional	\$5,481,222	\$0	Visits	34,093
201807	40,386	Professional	\$5,190,331	\$0	Visits	33,621
201808	40,701	Professional	\$5,619,722	\$0	Visits	36,496
201809	40,326	Professional	\$4,935,905	\$0	Visits	33,516
201810	40,569	Professional	\$6,094,149	\$0	Visits	41,947
201811	40,509	Professional	\$5,523,901	\$0	Visits	36,630
201812	41,435	Professional	\$5,270,946	\$0	Visits	33,206
201901	42,431	Professional	\$6,520,354	\$0	Visits	42,036
201902	42,697	Professional	\$5,554,055	\$0	Visits	36,084
201903	42,785	Professional	\$6,035,738	\$0	Visits	40,240
201904	43,042	Professional	\$6,116,320	\$0	Visits	40,029
201905	43,059	Professional	\$6,075,699	\$0	Visits	40,911
201906	43,048	Professional	\$5,721,414	\$0	Visits	37,083
201907	43,084	Professional	\$6,073,011	\$0	Visits	39,278
201908	43,062	Professional	\$6,212,020	\$0	Visits	40,186
201909	43,164	Professional	\$6,014,787	\$0	Visits	39,798
201910	43,245	Professional	\$7,104,602	\$0	Visits	47,105
201911	43,257	Professional	\$6,066,847	\$0	Visits	40,457
201912	43,625	Professional	\$6,137,813	\$0	Visits	39,117
202001	44,512	Professional	\$7,493,350	\$0	Visits	49,447
202002	44,747	Professional	\$8,266,009	\$0	Visits	57,685

### Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Drug Rebates	Utilization Unit	Utilization
201701	41,362	Other Medical	\$624,624	\$0	Services	3,090
201702	40,960	Other Medical	\$797,776	\$0	Services	3,245
201703	40,733	Other Medical	\$818,558	\$0	Services	3,439
201704	40,448	Other Medical	\$736,674	\$0	Services	3,381
201705	40,383	Other Medical	\$751,056	\$0	Services	3,316
201706	40,116	Other Medical	\$753,372	\$0	Services	3,453
201707	39,855	Other Medical	\$761,253	\$0	Services	3,168
201708	39,736	Other Medical	\$827,314	\$0	Services	4,337
201709	39,764	Other Medical	\$754,243	\$0	Services	3,488
201710	39,827	Other Medical	\$890,503	\$0	Services	4,003
201711	39,597	Other Medical	\$814,276	\$0	Services	3,852
201712	39,346	Other Medical	\$811,467	\$0	Services	4,019
201801	39,818	Other Medical	\$915,318	\$0	Services	3,923
201802	39,872	Other Medical	\$811,579	\$0	Services	3,782
201803	39,866	Other Medical	\$970,187	\$0	Services	4,250
201804	39,781	Other Medical	\$880,963	\$0	Services	4,227
201805	39,765	Other Medical	\$930,072	\$0	Services	4,047
201806	40,182	Other Medical	\$1,010,907	\$0	Services	4,296
201807	40,386	Other Medical	\$979,123	\$0	Services	4,153
201808	40,701	Other Medical	\$1,089,253	\$0	Services	4,703
201809	40,326	Other Medical	\$1,091,451	\$0	Services	3,910
201810	40,569	Other Medical	\$1,130,175	\$0	Services	4,645
201811	40,509	Other Medical	\$1,121,238	\$0	Services	4,346
201812	41,435	Other Medical	\$915,933	\$0	Services	4,063
201901	42,431	Other Medical	\$1,119,831	\$0	Services	4,610
201902	42,697	Other Medical	\$1,034,659	\$0	Services	3,912
201903	42,785	Other Medical	\$1,241,248	\$0	Services	4,386
201904	43,042	Other Medical	\$1,199,516	\$0	Services	4,977
201905	43,059	Other Medical	\$1,202,329	\$0	Services	4,735
201906	43,048	Other Medical	\$1,010,071	\$0	Services	4,483
201907	43,084	Other Medical	\$1,072,535	\$0	Services	4,610
201908	43,062	Other Medical	\$1,133,261	\$0	Services	5,027
201909	43,164	Other Medical	\$954,947	\$0	Services	3,921
201910	43,245	Other Medical	\$1,154,900	\$0	Services	4,226
201911	43,257	Other Medical	\$998,000	\$0	Services	2,720
201912	43,625	Other Medical	\$992,354	\$0	Services	2,715
202001	44,512	Other Medical	\$1,129,593	\$0	Services	3,127
202002	44,747	Other Medical	\$1,054,169	\$0	Services	3,213

### Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Drug Rebates	Utilization Unit	Utilization
201701	41,362	Prescription Drug	\$3,880,817	\$544,362	Scripts	26,529
201702	40,960	Prescription Drug	\$3,913,363	\$538,881	Scripts	24,826
201703	40,733	Prescription Drug	\$4,539,610	\$640,350	Scripts	27,570
201704	40,448	Prescription Drug	\$3,908,953	\$572,922	Scripts	25,102
201705	40,383	Prescription Drug	\$4,523,876	\$647,757	Scripts	26,921
201706	40,116	Prescription Drug	\$4,601,332	\$648,316	Scripts	25,821
201707	39,855	Prescription Drug	\$4,124,620	\$616,667	Scripts	24,758
201708	39,736	Prescription Drug	\$4,522,143	\$684,780	Scripts	25,984
201709	39,764	Prescription Drug	\$4,250,547	\$626,875	Scripts	24,349
201710	39,827	Prescription Drug	\$4,408,601	\$634,591	Scripts	26,172
201711	39,597	Prescription Drug	\$4,265,662	\$629,605	Scripts	25,824
201712	39,346	Prescription Drug	\$4,294,695	\$563,848	Scripts	25,628
201801	39,818	Prescription Drug	\$4,584,525	\$713,654	Scripts	27,329
201802	39,872	Prescription Drug	\$4,282,075	\$686,544	Scripts	24,443
201803	39,866	Prescription Drug	\$4,634,012	\$753,239	Scripts	26,299
201804	39,781	Prescription Drug	\$4,379,889	\$707,161	Scripts	25,576
201805	39,765	Prescription Drug	\$4,897,018	\$754,765	Scripts	26,533
201806	40,182	Prescription Drug	\$4,803,608	\$727,349	Scripts	25,875
201807	40,386	Prescription Drug	\$4,646,622	\$708,734	Scripts	25,654
201808	40,701	Prescription Drug	\$4,888,099	\$727,141	Scripts	26,607
201809	40,326	Prescription Drug	\$4,138,822	\$650,891	Scripts	24,095
201810	40,569	Prescription Drug	\$4,779,032	\$673,635	Scripts	27,454
201811	40,509	Prescription Drug	\$4,605,551	\$638,759	Scripts	26,112
201812	41,435	Prescription Drug	\$4,479,552	\$579,837	Scripts	26,532
201901	42,431	Prescription Drug	\$4,843,018	\$783,537	Scripts	28,064
201902	42,697	Prescription Drug	\$4,309,418	\$737,858	Scripts	25,334
201903	42,785	Prescription Drug	\$4,768,363	\$842,611	Scripts	27,886
201904	43,042	Prescription Drug	\$4,982,648	\$869,575	Scripts	27,942
201905	43,059	Prescription Drug	\$5,020,554	\$869,034	Scripts	28,466
201906	43,048	Prescription Drug	\$4,583,561	\$833,360	Scripts	26,246
201907	43,084	Prescription Drug	\$5,189,206	\$934,706	Scripts	27,669
201908	43,062	Prescription Drug	\$4,926,052	\$917,606	Scripts	27,319
201909	43,164	Prescription Drug	\$4,868,399	\$886,189	Scripts	25,988
201910	43,245	Prescription Drug	\$5,171,394	\$974,224	Scripts	28,113
201911	43,257	Prescription Drug	\$4,606,575	\$908,976	Scripts	26,570
201912	43,625	Prescription Drug	\$5,356,273	\$968,522	Scripts	28,720
202001	44,512	Prescription Drug	\$4,842,264	\$896,322	Scripts	29,771
202002	44,747	Prescription Drug	\$5,045,219	\$961,827	Scripts	29,167

### Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Drug Rebates	Utilization Unit	Utilization
201701	41,362	Capitations	\$52,854	\$0	Benefit Period	41,362
201702	40,960	Capitations	\$51,779	\$0	Benefit Period	40,960
201703	40,733	Capitations	\$51,213	\$0	Benefit Period	40,733
201704	40,448	Capitations	\$50,462	\$0	Benefit Period	40,448
201705	40,383	Capitations	\$50,023	\$0	Benefit Period	40,383
201706	40,116	Capitations	\$49,428	\$0	Benefit Period	40,116
201707	39,855	Capitations	\$48,824	\$0	Benefit Period	39,855
201708	39,736	Capitations	\$48,452	\$0	Benefit Period	39,736
201709	39,764	Capitations	\$48,180	\$0	Benefit Period	39,764
201710	39,827	Capitations	\$47,916	\$0	Benefit Period	39,827
201711	39,597	Capitations	\$47,366	\$0	Benefit Period	39,597
201712	39,346	Capitations	\$46,776	\$0	Benefit Period	39,346
201801	39,818	Capitations	\$32,396	\$0	Benefit Period	39,818
201802	39,872	Capitations	\$32,239	\$0	Benefit Period	39,872
201803	39,866	Capitations	\$32,198	\$0	Benefit Period	39,866
201804	39,781	Capitations	\$31,908	\$0	Benefit Period	39,781
201805	39,765	Capitations	\$31,536	\$0	Benefit Period	39,765
201806	40,182	Capitations	\$31,642	\$0	Benefit Period	40,182
201807	40,386	Capitations	\$31,643	\$0	Benefit Period	40,386
201808	40,701	Capitations	\$31,709	\$0	Benefit Period	40,701
201809	40,326	Capitations	\$31,178	\$0	Benefit Period	40,326
201810	40,569	Capitations	\$31,079	\$0	Benefit Period	40,569
201811	40,509	Capitations	\$30,722	\$0	Benefit Period	40,509
201812	41,435	Capitations	\$31,011	\$0	Benefit Period	41,435
201901	42,431	Capitations	\$42,767	\$0	Benefit Period	42,431
201902	42,697	Capitations	\$42,879	\$0	Benefit Period	42,697
201903	42,785	Capitations	\$43,040	\$0	Benefit Period	42,785
201904	43,042	Capitations	\$43,218	\$0	Benefit Period	43,042
201905	43,059	Capitations	\$42,972	\$0	Benefit Period	43,059
201906	43,048	Capitations	\$42,785	\$0	Benefit Period	43,048
201907	43,084	Capitations	\$42,697	\$0	Benefit Period	43,084
201908	43,062	Capitations	\$42,639	\$0	Benefit Period	43,062
201909	43,164	Capitations	\$42,686	\$0	Benefit Period	43,164
201910	43,245	Capitations	\$42,589	\$0	Benefit Period	43,245
201911	43,257	Capitations	\$42,386	\$0	Benefit Period	43,257
201912	43,625	Capitations	\$42,493	\$0	Benefit Period	43,625
202001	44,512	Capitations	\$45,100	\$0	Benefit Period	44,512
202002	44,747	Capitations	\$45,260	\$0	Benefit Period	44,747

**Appendix - Total Experience**

Month	Members	Contracts	Ultimate Allowed	Drug Rebates	Post-Rx Rebate Ultimate Allowed	Ultimate Incurred	Premium	Loss Ratio
201701	41,362	26,983	\$15,015,381	\$544,362	\$14,471,019	\$11,922,369	\$16,519,566	72.2%
201702	40,960	26,681	\$13,664,198	\$538,881	\$13,125,318	\$10,898,369	\$16,372,725	66.6%
201703	40,733	26,498	\$16,397,179	\$640,350	\$15,756,829	\$13,349,594	\$16,322,073	81.8%
201704	40,448	26,275	\$14,173,277	\$572,922	\$13,600,355	\$11,591,064	\$16,280,205	71.2%
201705	40,383	26,205	\$15,365,385	\$647,757	\$14,717,628	\$12,579,471	\$16,255,294	77.4%
201706	40,116	25,975	\$16,089,132	\$648,316	\$15,440,815	\$13,347,958	\$16,224,814	82.3%
201707	39,855	25,733	\$14,513,940	\$616,667	\$13,897,272	\$11,939,431	\$16,165,747	73.9%
201708	39,736	25,607	\$16,312,448	\$684,780	\$15,627,668	\$13,567,702	\$16,160,501	84.0%
201709	39,764	25,542	\$14,895,073	\$626,875	\$14,268,198	\$12,379,434	\$16,204,812	76.4%
201710	39,827	25,549	\$15,396,533	\$634,591	\$14,761,942	\$12,683,836	\$16,267,833	78.0%
201711	39,597	25,409	\$14,258,604	\$629,605	\$13,629,000	\$11,609,756	\$16,234,123	71.5%
201712	39,346	25,177	\$14,666,263	\$563,848	\$14,102,415	\$11,869,304	\$16,394,061	72.4%
201801	39,818	25,624	\$16,834,766	\$713,654	\$16,121,112	\$13,215,218	\$16,839,433	78.5%
201802	39,872	25,653	\$14,987,547	\$686,544	\$14,301,003	\$11,915,653	\$17,129,525	69.6%
201803	39,866	25,659	\$16,318,316	\$753,239	\$15,565,077	\$13,230,799	\$17,123,092	77.3%
201804	39,781	25,616	\$15,659,866	\$707,161	\$14,952,705	\$12,676,409	\$17,153,206	73.9%
201805	39,765	25,544	\$16,451,229	\$754,765	\$15,696,463	\$13,429,117	\$17,178,140	78.2%
201806	40,182	25,708	\$16,102,617	\$727,349	\$15,375,268	\$13,183,997	\$17,489,965	75.4%
201807	40,386	25,747	\$17,000,295	\$708,734	\$16,291,561	\$14,161,696	\$17,616,363	80.4%
201808	40,701	25,903	\$16,747,836	\$727,141	\$16,020,695	\$13,792,009	\$17,730,037	77.8%
201809	40,326	25,672	\$15,007,179	\$650,891	\$14,356,288	\$12,300,393	\$17,641,115	69.7%
201810	40,569	25,807	\$18,014,445	\$673,635	\$17,340,810	\$14,988,296	\$17,769,549	84.3%
201811	40,509	25,772	\$17,657,945	\$638,759	\$17,019,185	\$14,795,823	\$17,900,267	82.7%
201812	41,435	26,200	\$16,829,299	\$579,837	\$16,249,462	\$13,815,592	\$18,369,479	75.2%
201901	42,431	27,057	\$18,602,287	\$783,537	\$17,818,749	\$14,713,784	\$19,087,752	77.1%
201902	42,697	27,248	\$16,551,142	\$737,858	\$15,813,283	\$13,288,428	\$19,197,023	69.2%
201903	42,785	27,336	\$18,004,894	\$842,611	\$17,162,283	\$14,538,138	\$19,246,459	75.5%
201904	43,042	27,499	\$19,088,040	\$869,575	\$18,218,465	\$15,691,230	\$19,418,544	80.8%
201905	43,059	27,487	\$19,071,523	\$869,034	\$18,202,488	\$15,684,861	\$19,394,365	80.9%
201906	43,048	27,412	\$16,843,957	\$833,360	\$16,010,597	\$13,711,704	\$19,537,201	70.2%
201907	43,084	27,405	\$18,366,000	\$934,706	\$17,431,294	\$14,957,750	\$19,539,425	76.6%
201908	43,062	27,415	\$19,593,972	\$917,606	\$18,676,366	\$16,291,690	\$19,621,807	83.0%
201909	43,164	27,441	\$18,284,067	\$886,189	\$17,397,879	\$15,139,394	\$19,696,813	76.9%
201910	43,245	27,477	\$21,151,773	\$974,224	\$20,177,549	\$17,656,567	\$19,800,976	89.2%
201911	43,257	27,468	\$17,414,524	\$908,976	\$16,505,548	\$14,223,502	\$19,904,511	71.5%
201912	43,625	27,621	\$19,195,832	\$968,522	\$18,227,310	\$15,414,249	\$20,452,124	75.4%
202001	44,512	28,404	\$20,087,264	\$896,322	\$19,190,943	\$15,586,945	\$21,267,867	73.3%
202002	44,747	28,555	\$19,653,988	\$961,827	\$18,692,161	\$15,026,970	\$21,386,776	70.3%

May 1, 2020

Mr. Efren Tanhehco  
Supervisory Health Actuary  
Department of Insurance, Securities and Banking



Re: CareFirst BlueChoice, Inc. Individual, Non-Medigap Rate Filing Cover Letter

Mr. Tanhehco,

In accordance with DISB requirements this letter has been submitted as cover for our 2021 ACA plan rate filing submitted 5/1/2020. Please note the required information below:

- a. **Company Name:** CareFirst BlueChoice, Inc. (CFBC)
- b. **NAIC Company Code:** 96202
- c. **Unique Company Filing Number:** 2435
- d. **Date Submitted:** 5/1/2020
- e. **Proposed Effective Date:** 1/1/2021
- f. **Type of Product:** HMO – On Exchange
- g. **Individual or Group:** Individual, Non-Medigap
- h. **Scope and Purpose of Filing:** This filing has been submitted to propose the rate actions listed below in section k for all non-grandfathered ACA compliant plans offered by CFBC.
- i. **Indication Whether Initial Filing or Change:** This filing proposes a change to existing rates (from our previous SERFF Filing #CFAP-131941478).
- j. **Indication if no DC Policyholders:** This filing proposes rate actions to our plans sold in DC. DC policyholders of CFBC ACA plans will be impacted.
- k. **Overall Premium Impact of Filing on DC Policyholders:** Proposed average rate increase for 2021 is 14.7%.
- l. **Contact Information:**
  - a. Name: Cory Bream, ASA, MAAA
  - b. Telephone Number: 410-998-5308
  - c. Email: [cory.bream@Carefirst.com](mailto:cory.bream@Carefirst.com)
  - d. Fax: 410-505-2192

For further detail and support for the rate actions proposed above please reference the Actuarial Memorandum submitted on 5/1/2020.

Sincerely,

Cory Bream Digitally signed by Cory Bream  
Date: 2020.05.01 07:48:18 -04'00'

Cory Bream, ASA, MAAA  
Actuarial Associate

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T				
1	<b>Unified Rate Review v5.1</b>										To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.													
2											To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.													
3	Company Legal Name:		BlueChoice, Inc.										State:		DC								To validate, select the Validate button or Ctrl + Shift + I.	
4	HIOS Issuer ID:		86052										Market:		Individual								To finalize, select the Finalize button or Ctrl + Shift + F.	
5	Effective Date of Rate Change(s):		1/1/2021																					
6																								
7																								
8	<b>Market Level Calculations (Same for all Plans)</b>																							
9																								
10																								
11	<b>Section I: Experience Period Data</b>																							
12	Experience Period: 1/1/2019 to 12/31/2019																							
13	Total PMPM																							
14	Allowed Claims		\$211,641,810.14												\$3,991.28									
15	Reinsurance		\$0.00												\$0.00									
16	Incurred Claims in Experience Period		\$181,311,295.13												\$3,419.29									
17	Risk Adjustment		-\$11,808,017.75												-\$222.68									
18	Experience Period Premium		\$234,897,001.60												\$4,429.85									
19	Experience Period Member Months		53,026																					
20																								
21	<b>Section II: Projections</b>																							
22																								
23	Benefit Category		Experience Period Index Rate PMPM		Year 1 Trend				Year 2 Trend				Trended EHB Allowed Claims PMPM											
24					Cost		Utilization		Cost		Utilization													
25	Inpatient Hospital		\$72.54		1.090		0.997		1.090		0.997		\$85.67											
26	Outpatient Hospital		\$75.14		1.080		0.997		1.080		0.997		\$87.12											
27	Professional		\$142.51		1.010		1.067		1.010		1.067		\$165.51											
28	Other Medical		\$25.38		1.030		0.997		1.030		0.997		\$26.76											
29	Capitation		\$0.78		1.000		1.000		1.000		1.000		\$0.78											
30	Prescription Drug		\$93.13		1.010		0.997		1.010		0.997		\$94.43											
31	Total		\$409.48										\$460.27											
32	Morbidity Adjustment												0.993											
33	Demographic Shift												1.010											
34	Plan Design Changes												0.999											
35	Other												1.001											
36	Adjusted Trended EHB Allowed Claims PMPM for		1/1/2021										\$461.62											
37																								
38	Manual EHB Allowed Claims PMPM												\$460.93											
39	Applied Credibility %												0.00%											
40																								
41																								
42	Projected Index Rate for		1/1/2021										Projected Period Totals											
43	Reinsurance												\$24,765,307.97											
44	Risk Adjustment Payment/Charge												-\$202.33											
45	Exchange User Fees												-\$10,870,988.57											
46	Market Adjusted Index Rate												\$0.00%											
47													\$663.26											
48													\$35,636,296.54											
49	Projected Member Months												53,729											
50																								
51	<b>Information Not Releasable to the Public Unless Authorized by Law:</b> This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																							

**Product-Plan Data Collection**

Company Legal Name: **BlueChoice, Inc.**  
 HIOS Issuer ID: **86052**  
 Effective Date of Rate Change(s): **1/1/2021**

State: **DC**  
 Market: **Individual**

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.  
 To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.  
 To validate, select the Validate button or Ctrl + Shift + V.  
 To finalize, select the Finalize button or Ctrl + Shift + F.  
 To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.  
 To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

**Product/Plan Level Calculations**

Section I: General Product and Plan Information		BlueChoice HMO						
1.1 Product Name		86052DC040000						
1.2 Product ID		86052DC040000						
1.3 Plan Name	Standard Silver	Standard Gold	Young Adult	Standard Bronze	Standard Platinum	HSA Standard	HSA Gold \$1,500	
1.4 Plan ID (Standard Component ID)	86052DC0400001	86052DC0400002	86052DC0400004	86052DC0400007	86052DC0400008	86052DC0400010	86052DC0400011	
1.5 Metal	Silver	Gold	Catastrophic	Bronze	Platinum	Bronze	Gold	
1.6 AV Metal Value	0.718	0.820	0.636	0.648	0.890	0.650	0.810	
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	
1.9 Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
1.10 Effective Date of Proposed Rates	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	
1.11 Cumulative Rate Change % (over 12 mos prior)	14.90%	13.43%	34.82%	6.89%	12.40%	9.21%	11.39%	
1.12 Product Rate Increase %	12.83%							
1.13 Submission Level Rate Increase %	12.83%							

Worksheet 1 Totals		Section II: Experience Period and Current Plan Level Information							
2.1 Plan ID (Standard Component ID)		Total	86052DC0400001	86052DC0400002	86052DC0400004	86052DC0400007	86052DC0400008	86052DC0400010	86052DC0400011
\$211,641,810	2.2 Allowed Claims	\$18,537,784	\$5,668,816	\$2,419,162	\$817,939	\$2,475,712	\$3,500,101	\$2,930,639	\$725,415
\$0	2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	2.4 Member Cost Sharing	\$4,179,617	\$1,148,369	\$245,741	\$421,777	\$778,528	\$160,473	\$1,242,107	\$182,621
\$0	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$181,311,295	2.6 Incurred Claims	\$14,358,168	\$4,520,447	\$2,173,421	\$396,161	\$1,697,184	\$3,339,629	\$1,688,532	\$542,795
-\$11,808,018	2.7 Risk Adjustment Transfer Amount	-\$4,497,506	-\$1,377,301	\$86,816	-\$93,309	-\$1,792,807	\$1,276,103	-\$2,629,816	\$32,808
\$234,897,002	2.8 Premium	\$20,848,065	\$6,183,599	\$2,229,525	\$897,873	\$3,765,114	\$1,886,531	\$5,191,094	\$752,318
\$3,026	2.9 Experience Period Member Months	\$3,026	13,660	3,919	7,648	9,463	2,974	13,881	1,481
	2.10 Current Enrollment	4,636	1,230	311	648	740	206	1,374	127
	2.11 Current Premium PMPM	\$393.08	\$431.75	\$578.98	\$174.39	\$383.29	\$684.69	\$368.71	\$526.85
	2.12 Loss Ratio	87.81%	94.05%	93.83%	49.24%	88.75%	105.53%	65.93%	69.13%
<b>Per Member Per Month</b>									
	2.13 Allowed Claims	\$349.60	\$414.99	\$617.29	\$106.95	\$261.62	\$1,176.90	\$211.13	\$489.81
	2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.15 Member Cost Sharing	\$78.82	\$84.07	\$62.71	\$55.15	\$82.27	\$53.96	\$89.48	\$123.31
	2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.17 Incurred Claims	\$270.78	\$310.33	\$554.59	\$51.80	\$179.35	\$1,122.94	\$122.64	\$366.51
	2.18 Risk Adjustment Transfer Amount	-\$84.82	-\$100.83	\$22.15	-\$12.20	-\$189.45	\$429.09	-\$189.45	\$22.15
	2.19 Premium	\$393.17	\$452.68	\$568.90	\$117.40	\$391.54	\$635.01	\$373.97	\$507.98

Section III: Plan Adjustment Factors		86052DC0400001	86052DC0400002	86052DC0400004	86052DC0400007	86052DC0400008	86052DC0400010	86052DC0400011
3.1 Plan ID (Standard Component ID)	Market Adjusted Index Rate				563.26			
3.3 AV and Cost Sharing Design of Plan		0.6358	0.8424	0.5041	0.5248	0.9875	0.5157	0.7525
3.4 Provider Network Adjustment		0.9530	0.9530	0.9530	0.9530	0.9530	0.9530	0.9530
3.5 Benefits in Addition to EHB		1.0055	1.0047	1.0091	1.0062	1.0044	1.0063	1.0050
<b>Administrative Costs</b>								
3.6 Administrative Expense		14.94%	14.94%	14.94%	14.94%	14.94%	14.94%	14.94%
3.7 Taxes and Fees		3.49%	3.49%	3.49%	3.49%	3.49%	3.49%	3.49%
3.8 Profit & Risk Load		1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%
3.9 Catastrophic Adjustment		1.0000	1.0000	0.5957	1.0000	1.0000	1.0000	1.0000
3.10 <b>Plan Adjusted Index Rate</b>		\$505.30	\$668.97	\$239.51	\$417.38	\$783.96	\$410.18	\$597.75
3.11 Age Calibration Factor		0.9430			0.9430			
3.12 Geographic Calibration Factor		1.0000			1.0000			
3.13 Tobacco Calibration Factor		1.0000			1.0000			
3.14 <b>Calibrated Plan Adjusted Index Rate</b>		\$476.50	\$630.84	\$225.86	\$393.59	\$739.27	\$386.80	\$563.68

Section IV: Projected Plan Level Information		Total	86052DC0400001	86052DC0400002	86052DC0400004	86052DC0400007	86052DC0400008	86052DC0400010	86052DC0400011
4.1 Plan ID (Standard Component ID)	2.2 Allowed Claims	\$22,468,293	\$5,801,188	\$1,507,145	\$3,706,777	\$3,278,167	\$860,750	\$6,657,369	\$656,896
4.3 Reinsurance		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing		\$9,294,408	\$1,956,741	\$237,526	\$2,504,673	\$1,420,430	\$62,577	\$2,949,880	\$162,582
4.5 Cost Sharing Reduction		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims		\$13,173,885	\$3,844,447	\$1,269,619	\$1,202,105	\$1,857,737	\$798,173	\$3,707,489	\$494,315
4.7 Risk Adjustment Transfer Amount		-\$5,743,069	-\$1,443,293	\$279,828	-\$160,272	-\$1,740,054	\$732,348	-\$3,533,554	\$121,928
4.8 Premium		\$23,704,761	\$6,917,603	\$2,384,521	\$2,163,037	\$3,342,767	\$1,436,213	\$6,671,161	\$889,457
4.9 Projected Member Months		53,720	13,690	3,415	9,031	8,009	1,832	16,264	1,488
4.10 Loss Ratio		73.34%	70.23%	49.51%	60.02%	115.91%	36.81%	118.16%	48.87%
<b>Per Member Per Month</b>									
4.11 Allowed Claims		\$418.18	\$423.75	\$441.33	\$410.45	\$409.31	\$469.84	\$409.33	\$441.46
4.12 Reinsurance		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.13 Member Cost Sharing		\$172.99	\$142.93	\$69.55	\$277.34	\$177.35	\$34.16	\$181.37	\$109.26
4.14 Cost Sharing Reduction		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims		\$245.19	\$280.82	\$371.78	\$133.11	\$231.96	\$435.68	\$227.96	\$332.20
4.16 Risk Adjustment Transfer Amount		-\$106.89	-\$105.43	\$81.94	-\$17.75	-\$217.26	\$399.75	-\$217.26	\$81.94
4.17 Premium		\$441.19	\$505.30	\$668.97	\$239.51	\$417.38	\$783.96	\$410.18	\$597.75

## Rating Area Data Collection

*Specify the total number of Rating Areas  
Select only the Rating Areas you want to include  
To validate, select the Validate button  
To finalize, select the Finalize button*

Rating Area	Rating Factor
Rating Area 1	1.0000

# DC BlueChoice

## Rate Filing Justification Part II (Plain Language Summary)

Pursuant to 45 CFR 154.215, health insurance issuers are required to file Rate Filing Justifications. Part II of the Rate Filing Justification for rate increases and new submissions must contain a written description that includes a simple and brief narrative describing the data and assumptions that were used to develop the proposed rates. The Part II template below must be filled out and uploaded as an Adobe PDF file under the Consumer Disclosure Form section of the Supporting Documentation tab.

Name of Company	BlueChoice Inc.
SERFF tracking number	CFAP-132315932
Submission Date	5/1/2020
Product Name	BlueChoice

Market Type:  Individual  Small Group

Rate Filing Type:  Rate Increase  New Filing

### Scope and Range of the Increase:

The  % increase is requested because:

The main drivers of the 2021 rate increase are 1) deterioration in the base period experience of the combined pool, 2) trend (6.0% assumed annual trend), 3) elimination of the health insurer fee, 4) higher projected risk adjustment factor, and 5) higher projected cost for the Catastrophic plan.

This filing will impact:

# of policyholder's  # of covered lives

The average, minimum and maximum rate changes increases are:

- Average Rate Change: The average premium change, by percentage, across all policy holders if the filing is approved  %
- Minimum Rate Change: The smallest premium increase (or largest decrease), by percentage, that any one policy holder would experience if the filing is approved  %
- Maximum Rate Change: The largest premium increase, by percentage, that any one policy holder would experience if the filing is approved  %

Individuals within the group may vary from the aggregate of the above increase components as a result of:

Product selection, changes in age factors, and changes in family composition.

### Financial Experience of Product

The overall financial experience of the product includes:

In 2019, a total of \$20.8 million in premium was collected and \$14.4 million in claims were paid out, along with \$4.5 million paid in risk adjustment, for a loss ratio of 90.4%. However, the rate increase of the product is driven partially by the combined Individual and Small group experience, which collected \$234.9 million in premium and paid out \$181.3 million in claims and paid \$11.8 million in risk adjustment for a loss ratio of 82.2%.

The rate increase will affect the projected financial experience of the product by:

The proposed rate increases are aimed to bring the combined loss ratio for Individual/Small Group a projected 77.7%.

### Components of Increase

The request is made up of the following components:

<b>Trend Increases</b> –	6.0 % of the	14.7 % total filed increase
1. Medical Utilization Changes – Defined as the increase in total plan claim costs not attributable to changes in the unit cost of underlying services, or renegotiation of provider contracts. Examples include changes in the mix of services utilized, or an increase/decrease in the frequency of service utilization.		
This component is	2.1 % of the	14.7 % total filed increase.
2. Medical Price Changes – Defined as the increase in total plan claim costs attributable to changes in the unit cost of underlying services, or renegotiation of provider contracts.		
This component is	3.8 % of the	14.7 % total filed increase.

<b>Other Increases</b> –	8.2 % of the	14.7 % total filed increase
1. Medical Benefit Changes Required by Law – Defined as any new mandated plan benefit changes, as mandated by either State or Federal Regulation.		
This component is	0.0 % of the	14.7 % total filed increase.
2. Medical Benefit Changes Not Required by Law – Defined as changes in plan benefit design made by the company, which are not required by either State or Federal Regulation.		
This component is	0.4 % of the	14.7 % total filed increase.
3. Changes to Administration Costs – Defined as increases in the costs of providing insurance coverage. Examples include claims payment expenses, distribution costs, taxes, and general business expenses such as rent, salaries, and overhead.		
This component is	-3.9 % of the	14.7 % total filed increase.
4. Changes to Profit Margin – Defined as increases to company surplus or changes as an additional margin to cover the risk of the company.		
This component is	1.5 % of the	14.7 % total filed increase.
5. Other – Defined as: Higher anticipated risk adjustment payments and higher projected cost for the Catastrophic plan.		
This component is	10.5 % of the	14.7 % total filed increase.